Starwind FPS Overview

Starwind FPS was built to solve the real challenges insurance brokers face placing flood insurance by providing clarity and coverage options to help your clients by making informed purchasing decisions no matter the flood zone or property type.

PRIVATE PRIMARY + EXCESS FLOOD PROGRAM

- Offered nationwide on a non-admitted basis, issued by A. M. Best A+ rated carriers
- Eligible properties include commercial, residential, and condominiums
- Primary limits available up to $5M
- Excess limits available up to $20M all interests combined (higher limits available on referral)
- Additional living expense, loss of rents and loss of income options available
- Replacement cost coverage available
- Competitive rates and compliance-ready wording
- Customized deductibles and endorsements
- Flood-specific claims expertise
- Instant policy issuance and seamless agency integration

DEDUCTIBLE BUY BACK PROGRAM

Starwind FPS offers Deductible Buyback solutions for both residential and commercial insureds. Whether driven by lender or HOA requirements, or simply client preference, we help reduce financial exposure to your client's bottom line. Backed by A.M. Best A-rated carriers, Starwind FPS offers smart solutions for managing high retentions for specific, punitive peril retentions.

- Peril options of flood, wind/hail, named storm and/or earthquake
- Minimum required retention starts at $5,000
- Risk limits up to $5M (higher limits available on referral)
- Available nationwide on non-admitted basis
- Eligible property types: homes, condos, apartment HOAs, builders risk, and even art collections

REAL ESTATE INVESTOR PROPERTY MANAGEMENT PROGRAM

Starwind FPS offers a unique property and general liability solution for real estate property investors, residential builders, and property managers. With a single, flexible policy form and efficient location scheduling via our proprietary flood platform, managing property and general liability protection just got easier.

- Nationwide — non-admitted program
- Coverage available for Property, General Liability, Loss of Rents, Flood, and Earthquake
- Coverage available on property schedules over 5 locations
- Coverage available for residential dwelling(s) — 1 to 4 family
- Non-catastrophe exposed areas up to $20M
- Catastrophe exposed areas up to $10M
- Master scheduling options available for multiple locations

06052025
25-0360