INSURANCE | SPECIALTY INSURANCE

Adventure Sports: Protect Against Named Storms & Wind Damage

Operating an adventure sports business along the coast comes with opportunities and challenges. While coastal locations attract customers, they also increase exposure to hurricanes and named storms. Many coastal property policies exclude wind damage arising from these events. CBIZ offers a Named Storm Coverage solution designed to complement our package policy and help close that protection gap.

CBIZ Adventure Sports Insurance

CBIZ offers specialized insurance solutions for adventure sports and outdoor recreation businesses. For eligible coastal operations, our program includes a package policy that can be paired with supplemental Named Storm Coverage to address wind exposures that may otherwise be excluded.

Our core offering is a package insurance policy that combines:

- General liability
- Property coverage

Our Solution: Coverage Built for Named Storms & Wind Damage

This policy is intended to provide coverage for wind damage arising from named storms when that exposure is excluded under an eligible underlying property policy. It is issued separately and must be purchased in conjunction with a CBIZ package policy.

Key Coverage Details

- **Built for Coastal Risk:** Available in select coastal, hurricane-exposed states, including Florida, Texas, Louisiana, Georgia, South Carolina, North Carolina, Virginia, Alabama, and Mississippi
- **Controlled Exposure:** Written for properties at least one mile from the coastline
- **Property Profile:** Insured values up to $5 million per location, focused on small to mid-sized properties
- **Deductible Structure:** Percentage-based storm deductibles, typically 2% to 5% depending on location
- **Data-Driven Pricing:** Guided by advanced catastrophe modeling, not generic rates
- **Annual Coverage:** Issued as a one-year policy
- **Selective Eligibility:** Certain properties are not eligible, such as mobile homes and certain structural risks

Don't Let a Named Storm End Your Season

CBIZ is a broker-friendly market, so whether you come to us directly or through your agent, adding named storm wind coverage to your program is simple. **Connect with CBIZ** and give your buildings the wind protection your coast demands.