

Evacuation Response Coverage



A mandatory evacuation can prove to be a tall and costly order for a healthcare or higher education institution. Nevertheless, prompt adherence to such an order is critical—whether a hurricane is on the way, earthquake aftershocks are feared, or a man-made event has caused havoc.

Lexington Insurance is the largest U.S. based excess and surplus lines carrier — and one that has served the property market consistently for decades.

Its underwriting and flexibility in form and coverage allow Lexington to tailor coverage solutions for most property needs. All of which is why Lexington delivers security, flexibility, and quality that is unparalleled.

Furthering our tradition of listening to and acting on the needs of customers, Lexington Insurance provides Evacuation Response Coverage, which helps to ease the evacuation burden by enabling institutions to insure evacuation expenses.

The coverage is triggered solely by a mandatory evacuation order from a local civil authority. Unlike other policies, physical loss or damage to the insured property is not a prerequisite to coverage. Once coverage is triggered, policyholders benefit from broad policy terms and conditions, an innovative split-limit structure, and a powerful loss mitigation tool.

Filling a Coverage Gap, Funding a Critical Response

Lexington's Evacuation Response Coverage pays numerous expenses that healthcare and higher education institutions can incur in complying with mandatory evacuation orders. This includes transportation costs, shelter, food, and medical care for patients, students, and essential employees.

In addition, Evacuation Response Coverage:

- Responds to expenses incurred during an evacuation period of up to 30 days
- Responds regardless of whether the insured property suffers direct physical loss or damage
- Can be written for multiple locations with one disaster limit of liability applicable to all scheduled locations

The policy is available to select healthcare and higher education institutions by endorsement to Lexington's property insurance policy.

THE LEXINGTON ADVANTAGE

- Financial stability
- Experienced claims handling
- Flexible underwriting capabilities
- Global resources and expertise



For updates on today's rapidly changing risk landscape – and how Lexington is responding – tune into our ongoing Lexcasts® series at www.lexingtoninsurance.com.

Contact

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