



**TOKIO MARINE
HCC**

Casualty Group

Exclusive Innovation: Vanishing Deductible

The Casualty Group continues to focus on new product innovations. We are pleased to launch the Vanishing Deductible, an innovative coverage enhancement for homebuilders which allows repair costs to lower the policy deductible.

Vanishing Deductible Features

- A per dwelling unit deductible is applicable to products-completed operations coverage
- A separate per occurrence deductible is applicable to premise-operations coverage
- The per dwelling unit deductible can be reduced by builder repair expenses
- Broad definition of allowable expenses
- Aggregate deductible is eroded by claim payments and by allowable repair expenses
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Mind over risk