

CUSP™

Community Underwriter Specialty Program


CUSP™ (Community Underwriters Specialty Program) is a manuscript and proprietary insurance form that includes the industry's most favorable insurance conditions while rewarding its policy holders with savings for low loss ratios.



5 reasons to talk to us about CUSP

1. Property Conditions

Marshall & Swift building valuations are used to evaluate your property and make sure you are fully insured. As a result, we offer Guaranteed Replacement Cost, full ordinance or law coverage and no hidden deductibles or coverage limitations.

 *Since 2011, CUSP has saved policy holders 27% on average from expiring premiums while greatly improving coverage. "*

– Allen Hudson, AVP of Commercial Services

2. Directors and Officers

CUSP has the best D&O and Property Manager Conditions, extending coverage to past & present, elected & appointed board members as well as volunteers and property managers. Our form covers monetary & non-monetary damages. defines property managers as employees under crime coverage.

3. Flexible Coverage

Our program is extremely flexible. We can customize our Ordinance or Law, Sewer & Drain Backup, Earthquake, Flood, and Crime coverages. Deductibles from \$100 to \$100,000 are available. CUSP offers stated (vs sublimited) coverage for outdoor property (fences, signs, lights, gazebos, playgrounds—even tennis courts & pools!)

4. Full Earthquake Coverage

Most other carriers limit coverage to a \$1,000,000 for earthquakes, but how can \$1,000,000 of coverage help when an earthquake causes \$10,000,000 in property damage? Our policy covers the full replacement cost no matter if it's \$1,000,000 or ten times that.

5. Coverage Enhancements

We offer state of the art services and coverage enhancements such as Marshall & Swift building valuation reports with every free quote, one hour certificate request turn around time, green building coverage upgrades, and our broad form 'general enhancements endorsement'.