



AmTrust Risk Solutions

Product Catalog 2026

 **AmTrust
Risk Solutions**

www.amtrustfinancial.com/risk-solutions

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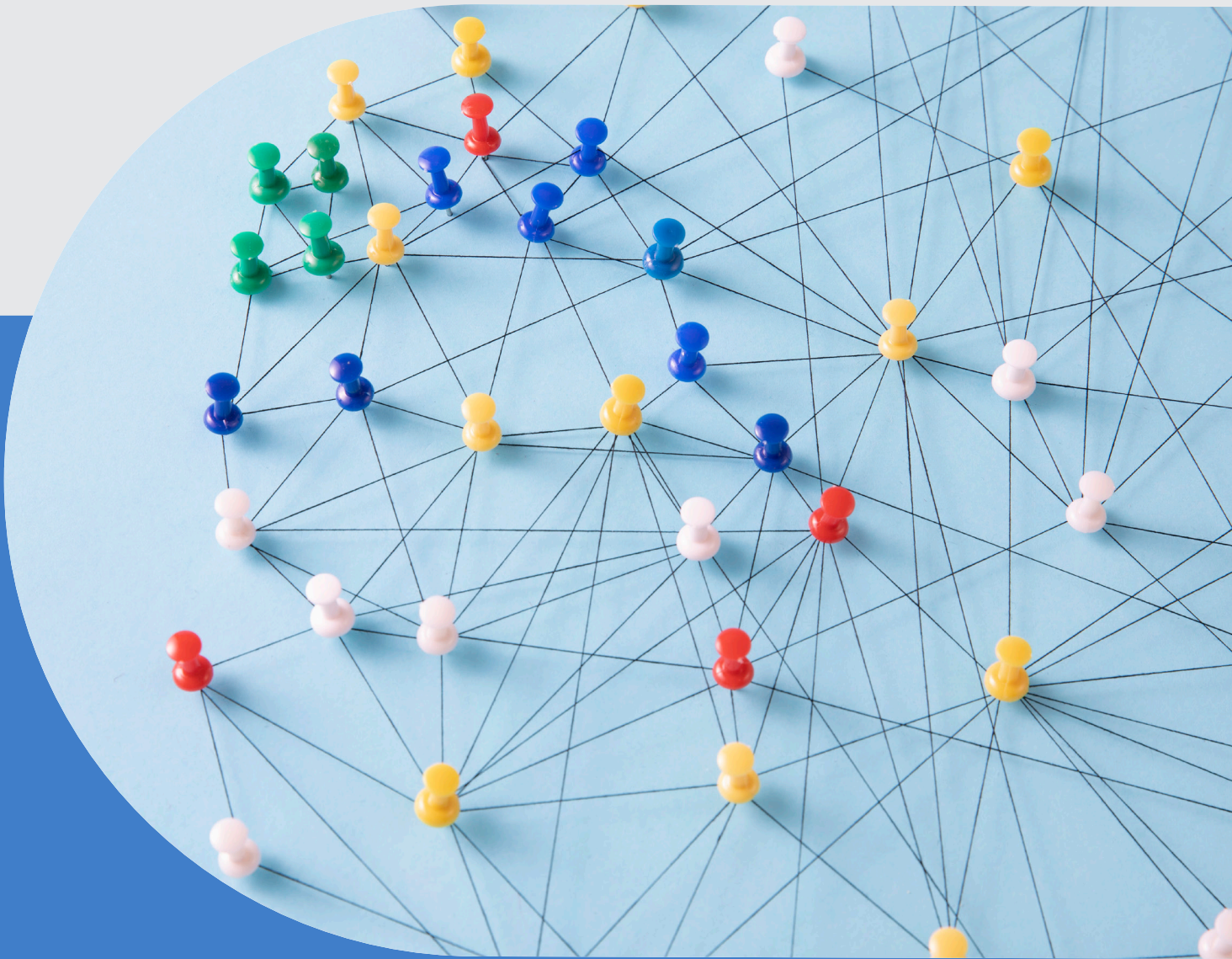
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Our Approach

At AmTrust Risk Solutions, we believe the strongest results come from the strongest relationships.

We're not built on transactions—we're built on trust, accountability, and partnership. As a closely held business, teamwork and tenacity aren't slogans here; they're part of how we show up every day. It's evident in how we listen, how we respond, and how deeply we commit to the businesses we serve.

Built on a foundation of financial strength.

AmTrust Financial

AmTrust Financial Services provides a strong, stable foundation for every partnership built within its organization. In 2024, AmTrust delivered \$8.8 billion in Gross Written Premium, reflecting sustained multi-year growth supported by a disciplined 96.7% combined ratio. The company maintains \$27.1 billion in total assets and \$6.7 billion in net earned premiums, underscoring its financial strength and long term durability.

With more than 6,000 employees operating across 60 countries, AmTrust supports over 500,000 small businesses in the United States, offering scale, global reach, and consistent performance partners can rely on.



\$8.8B

in Gross Written Premium



\$27.1B

in total assets



\$6.7B

in net earned premiums



AmTrust Risk Solutions

Founded in 1998, AmTrust Risk Solutions represents the largest segment of AmTrust's North American Specialty Risk division. Partnership is central to everything we do. We work proactively with our partners to deliver programs that scale efficiently, perform consistently, and adapt to evolving market needs.

Backed by AmTrust's financial strength and operational capabilities, AmTrust Risk Solutions delivers collaborative, high performance programs designed for long term growth and stability.



400M+

Contracts Served



55

Countries



60+

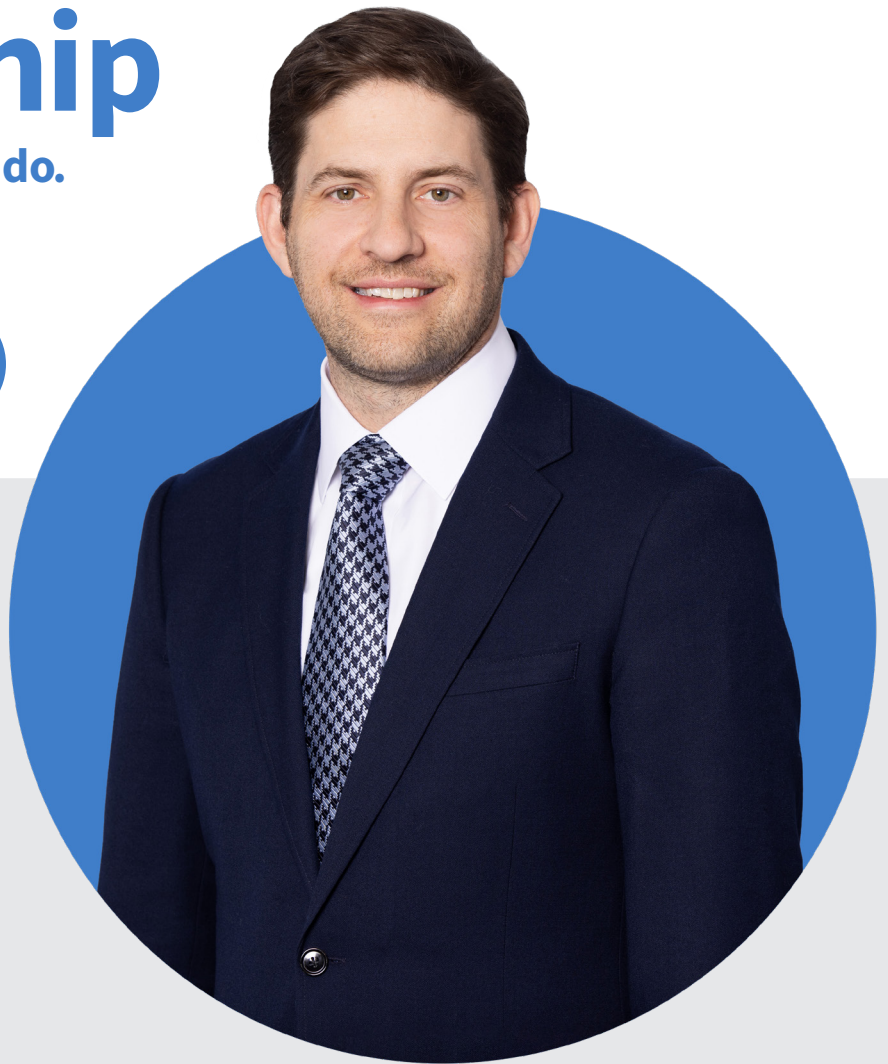
Partners

Partnership

is central to everything we do.

Jeff Fenster

EVP, Head of North American Specialty Risk



“
We listen, we learn, and we build solutions that fit, not the other way around.”

At AmTrust Risk Solutions, we're focused on delivering protection programs that create clarity, confidence, and long-term value for our partners. As our world and markets evolve our goal remains constant: to be a responsive, engaged, and accountable partner in every stage of your program's lifecycle.

Across all product categories our team is committed to building programs that scale with you. We listen closely, collaborate with intention, and deliver solutions designed for today's needs and tomorrow's opportunities.

Our partner family spans different industries, sizes, visions, and stages of growth — and every one of them shows up with unique needs and expectations. That's why we meet our clients exactly where they are. Whether someone is launching their first program, scaling something established, or reimagining their offering for what's next, we adapt to their rhythm.

This catalog reflects the breadth of what we can build together. Every offering is grounded in program performance discipline, underwriting expertise, and the partnership driven mission that has guided our specialty risk teams for years. It's this flexibility, and this genuine respect for each partner's journey, that continues to shape who we are.

Thank you for your continued trust—we look forward to advancing what's possible.

Risk is complex. Relationships shouldn't be.

Human-Driven Partnership

We lead with real conversations, fast answers, and thoughtful guidance.

Our clients work directly with experienced decision makers—not layers of process. We take the time to understand your business, your challenges, and your goals, then act with urgency and clarity. When questions arise, we're accessible. When problems surface, we stay engaged until solutions are firmly in place. You'll never wonder who's responsible or where things stand—because we're with you at every step.

Flexibility & Growth

Your business doesn't stand still—and neither do we.

We design programs around your specific needs, not pre-packaged solutions. As your organization evolves, we adapt—adjusting coverage, structure, and strategy to support what's next. We reinvest in our capabilities, our people, and our partnerships so we can continue delivering value over the long term. Our success is measured not just by performance today, but by how well we grow together tomorrow.

Trusted Experience

Confidence comes from proven strength.

Our team brings more than 26 years of specialty risk experience, paired with a long term commitment to the markets we serve. We combine deep technical knowledge with practical insight, helping clients navigate risk with clarity and confidence. Backed by an A- rating from AM Best, we don't just make promises—we support them with financial stability, disciplined underwriting, and consistent performance. When you partner with AmTrust Risk Solutions, you gain a team that's built to endure and prepared to stand behind every commitment.

Transparency & Accountability

Clear communication. Hands on service. No runaround.

We believe trust is earned through consistency and clarity. That's why we operate with transparency at every stage—setting expectations, communicating openly, and following through without exception. You'll always know where things stand and who to call. No layers. No deflection. Just straightforward answers and accountability you can rely on. We do what we say—every time.



26yrs
of risk program
experience.



A consultative approach.

The AmTrust Warranty & Specialty Risk team offers a consultative approach to ensure the program structure best meets your risk appetite and growth objectives.

Program Structures

First Dollar

AmTrust covers all risk and pays all claims beginning at dollar one.

Excess Of Loss

AmTrust is responsible for the risk above the insured's target loss ratio/ aggregate deductible.

Failure To Perform

AmTrust absorbs the risk in the event the insured becomes insolvent or is not able to pay claims.

Participation Programs

- Reinsurance: CFC, NCFC, Domestic, Cell Company, Retrocede
- Captive Insurance
- Dealer Owned Warranty Company (DOWC)
- Profit Share

Renters Insurance

Coverage for What You Own—and What Could Happen.

Individual Policy

Our individual renter insurance provides comprehensive protection options, including coverage for liability and personal belongings. Renters can add optional upgrades to tailor their policy, providing stronger security and helping properties meet insurance standards and lower risks overall.

Base Coverages

- Liability
- Personal Contents

Optional Enhancements

- Personal Property Away from Residence
- Personal Property in Motor Vehicle
- Personal Electronic Equipment in Vehicle
- Business Property at Residence
- Business Property Away from Residence
- Burglary of Tools at Residence Premises
- Burglary of Tools Away from Residence
- Money
- Securities
- Watercraft/Aircraft
- Trailers/Semitrailers
- Loss by Theft Jewelry
- Loss by Theft Firearms
- Electronic Data Processing Equipment

Group Policy

Our group policy utilizes a point-of-lease model to efficiently provide coverage throughout the leasing process, with solutions tailored to each client's requirements. Monthly premiums may be integrated with rent payments, reducing the need for external policy tracking, and ensuring consistent portfolio-wide protection.

Base Coverages

- Liability
- Personal Contents

Optional Enhancements

- Animal Liability Special Limit Endorsement
- Pet Damage Endorsement
- Limited Bed Bug Remediation Endorsement
- Limited Fungi, Wet or Dry Rot or Bacteria Coverage

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Tenant Legal Liability

Consistent Coverage, When Your Renters Aren't.

Reliable Protection

Even with insurance requirements in place, renters don't always maintain active policies—and when accidents happen, that gap can leave property owners exposed.

Our Tenant Legal Liability provides reliable protection for your property owner clients—covering resident-caused damage and supporting consistent coverage compliance across their portfolio. Flexible by design, it can be tailored to your needs with options like personal contents coverage and enhancements that help broaden protection.

Base Coverages

- Liability
- Tenant Personal Property

Optional Enhancements

- Loss of Rental Income
- Pet Damage
- Dog Bite
- Bed Bug Remediation
- Fungi/Bacteria
- Bodily Injury
- Exhaustion of Limit
- Identity Theft Fraud Expense
- Water Back-Up & Sump Discharge
- Additional Living Expense

Strategic Partnership

We're not just another insurance provider—we're your strategic partner in building smarter, faster, and more flexible risk solutions.

Whether you're launching a new program, servicing product claims, or pushing new boundaries, we're here to help you scale with confidence.

Why Work With Us

Agile & Creative

We act quickly and pivot to build programs that flex with your business strategies.

Transparent & Collaborative

We believe in open conversations, clear data, and shared success.

Bold Thinking, Real Results

We bring energy, creativity, and deep industry know-how to every partnership.

 Transparency & Accountability

 Flexibility & Growth

 Experience You Can Trust

 Human Driven Partnerships

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Security Deposit Insurance

Move In Without the Upfront Burden.

Rewriting the Rules

A modern alternative to traditional cash security deposits, Security Deposit Insurance allows renters to pay a small, non-refundable premium that protects property owners against damages or unpaid rent—delivering the same confidence as a standard deposit with far less upfront cost for renters.

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Travel Insurance

Protection That Travels With Your Customers.



Roundtrip Protection

When travel plans are disrupted, we help your customers feel supported from departure to return—delivering a smoother experience that reinforces trust in your brand.

AmTrust Risk Solutions supports industry partners in providing dependable insurance policies for travelers. By offering flexible plans and competitive rates, we assist partners in fostering trust, expanding their reach, and enhancing customer loyalty.

Coverages

- Liability
- Travel Loss

Travel Protection

- Trip Cancellation
- Trip Cancellation for Any Reason
- Trip Interruption
- Trip Interruption for Any Reason
- Itinerary Changes
- Itinerary Change – Pre-Paid Excursion
- Missed Connection
- Trip Delay
- Golf Obligation
- Lost Golf Rounds
- Lost Driving Days
- Lost Recreation Days
- Lost Ski Days
- Ticket Saver
- Inconvenience to You
- Hotel/Motel Burglary
- Rental Car Damage
- Property Damage
- Vehicle Disablement

Medical Protection

- Accident and Sickness Medical Expenses
- Emergency Accident and Sickness Medical Expenses
- Accidental Injury and Sickness – In Hospital Indemnity
- Emergency Evacuation
- Emergency Helicopter Transport
- Repatriation of Remains
- Non-Medical Emergency Transport
- Pet Medical Expenses
- Search and Rescue

Baggage Protection

- Baggage/Personal Effects
- Baggage Delay
- Sports Equipment Rental

Travel Accident Protection

- Accident Death & Dismemberment
- Accident Death & Dismemberment – Common Carrier
- Accident Death & Dismemberment – Common Carrier (Air Only)

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Event Ticket Protection

Protect the Moments That Matter.

Covered Every Step of the Way

From conferences to ball games, concerts to marathons, we make sure your customers are covered—so they can focus on the experience. Our event insurance helps our partners protect attendees from cancellations and interruptions, giving them peace of mind and supporting your brand every step of the way.

Coverages

- Event Interruption
- Ticket Cancellation
- Cancel for Any Reason

Strategic Partnership

We're not just another insurance provider—we're your strategic partner in building smarter, faster, and more flexible risk solutions.

Whether you're launching a new program, servicing product claims, or pushing new boundaries, we're here to help you scale with confidence.

Why Work With Us

Agile & Creative

We act quickly and pivot to build programs that flex with your business strategies.

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Automotive

Confidence On the Road.

Protection Beyond Warranty

Today's customers expect more from their vehicle coverage—and we help you deliver it without the friction of competition. Our varied extended warranty and service contract solutions are purpose-built for OEMs and TPAs, helping partners grow revenue while strengthening long term customer loyalty.

With adaptable automotive protection programs, flexible coverage options, and dependable support, we provide confidence that lasts well beyond the sale.

Coverages

- Vehicle Service Contracts
- Guaranteed Asset Protection
- Mechanical breakdown insurance
- Lease Wear and Tear
- Appearance Protection
- Windshield Protection
- Pre-paid Maintenance
- Lifetime Warranties (capped coverage)
- Dent & Ding
- Vehicle Theft Protection
- Tire and/or Wheel Road Hazards Protections
- Key/Remote Replacement

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 **Flexibility & Growth**

 **Experience You Can Trust**

 **Human Driven Partnerships**

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Powersports, Marine & RVs

Keep the Adventure Going.



Protection That Performs

From water to trail to open road, our powersports, marine, and RV protection plans safeguard high value recreational assets. We partner with OEMs, TPAs, and industry leaders to deliver extended coverage and specialty protection solutions that reduce out of pocket repair and maintenance costs—so owners can focus on the adventure ahead, not unexpected repair expenses.

Coverages

- Vehicle service contracts
- Guaranteed Asset Protection (GAP)
- Mechanical breakdown insurance
- Lease Wear and Tear
- Appearance Protection
- Windshield Protection
- Pre-paid Maintenance
- Lifetime Warranties (capped coverage)
- Dent & Ding
- Vehicle Theft Protection
- Tire and/or Wheel Road Hazards Protections
- Key/Remote Replacement

Covered Vehicles

Marine

- Jet Ski
- Boat
- Boat Trailer

Powersports

- ATV & UTV
- Motorcycles
- Snowmobiles

Recreation

- RV/Motor Home
- Travel Trailer
- Camper Van

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Heavy Equipment

Mission-Critical Equipment Can't Afford Downtime.

Keeping Operations on Track

AmTrust Risk Solutions helps manufacturers and program administrators deliver extended warranty, service contracts, and insurance solutions that keep construction and agricultural operations moving. Our heavy equipment programs apply to autonomous, semi-autonomous, and conventional equipment to provide protection against breakdowns, damage, and unexpected costs.

Core Coverages

- Extended Service Contract-Farm Equipment
- Heavy Duty Truck Service Contracts
- Mechanical Failure
- Hydraulics, Steering, Suspension, Etc.
- Physical Damage Insurance (Fire, Theft Or Damage Related To An Accident While In Use)

Covered Equipment

Construction Equipment

- Compact Wheel Loader
- Crawler Excavator
- Tractor Loader Backhoe
- Wheel Excavator
- Dumper (14 ton Max)
- Crawler Dozer
- Grader
- Midi Excavator
- Mini Excavator
- Multi-lift
- Compact Track Loader
- Wheel Loader
- Compaction Equipment

- Paver
- Skid Steer Loader
- Telescopic Handler
- Articulating Truck
- Scraper Machine
- Material Handler
- Rigid Frame Truck
- Forklift
- Dumper (Over 14 Tons)

Agricultural Equipment

- Tractor
- Spayer
- Floater
- Baler – Round & Square

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Consumer Products

Protect the Products People Depend On.

Protection that Powers Life

Our consumer product protection helps extend the life of important purchases and reduce unexpected repair and replacement costs. Our diverse protection plans for consumer products, both personal and commercial, address key risks to create a reliable experience for customers.

Coverages

- Extended
- Mechanical Breakdown
- Loss & Theft
- Workmanship Failure
- Accidental Damage
- Food Loss
- Power Surge

Covered Products

Personal Electronics & Devices

- Mobile phones
- Consumer appliances
- Computers, tablets
- Gaming systems
- Cameras, printers, digital imaging

Home & Personal Items

- Connected home (router-connected devices)
- Furniture
- Lawn & garden tools
- Power tools
- Hardware
- Jewelry & watches
- Eyewear

Recreation

- Fitness & sporting goods
- Drones & robotics
- Fishing gear
- Camping equipment

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Home Warranty

Coverage That Keeps Your Home Running.



Coverage for the Unexpected

When home systems fail or appliances break, homeowners face unexpected costs and stress. Our home service contracts help protect your homeowner customers from unexpected repair or replacement costs for covered home systems and appliances, helping control risk and manage household costs.

Coverages

- Appliances
- Electronics
- Smart Home Products

Strategic Partnership

We're not just another insurance provider—we're your strategic partner in building smarter, faster, and more flexible risk solutions.

Whether you're launching a new program, servicing product claims, or pushing new boundaries, we're here to help you scale with confidence.

Why Work With Us

Agile & Creative

We act quickly and pivot to build programs that flex with your business strategies.

Transparent & Collaborative

We believe in open conversations, clear data, and shared success.

Bold Thinking, Real Results

We bring energy, creativity, and deep industry know-how to every partnership.

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External Utility Lines

Keep The Essentials Running Smoothly.

Extra Protection When You Need it the Most

Life depends on utilities we rarely think about—until something goes wrong.

Our external utility line service contracts cover the repair or replacement of essential underground lines, helping homeowners avoid costly unexpected expenses, and maintain critical services when standard homeowners' insurance doesn't apply.

Coverages

- Water Lines
- Sewer Lines
- Gas Lines
- Electric Lines (Internal Lines Coverage Available)

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