## Distinguished.

**UMBRELLA & EXCESS LIABILITY** 

## **Express Real Estate Umbrella**

Our Express Real Estate Umbrella offers your smaller accounts the limits they need through our streamlined online submission process. <a href="https://portal.distinguished.com/express/">https://portal.distinguished.com/express/</a>

Available Limits: \$1M, \$2M, \$5M, and \$10M.

# Who's the Ideal Client for the Express Umbrella?

It's your conscientious real estate owner who has a portfolio that includes:

- Well-Maintained and Managed Properties
- Long Term Ownership
- · Properties built or updated within the last 25 years

### **Key Coverages:**

- Pay on Behalf
- Zero Retention
- · Right & Duty to Defend
- Defense Outside Limit
- Directors & Officers Liability Follow-Form
- Broad Named Insured Endorsement
- No Sexual Abuse and Molestation Exclusion
- No Assault and Battery Exclusion
- Unintentional Errors or Omissions
- Admitted in Most States

#### **Eligible Property Types Include:**

- Office Buildings
- Strip Shopping Centers
- Stand-alone Retail

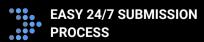
#### **Eligibility Requirements:**

- Up to 250,000 square feet per building
- Up to 500,000 square feet per account
- Up to 3 owned autos
- No restrictions on the number of locations
- Underlying Carrier with AM Best Rating of A- VII or better
- Nationwide except NY & GA

## Distinguished benefits you can count on.







Submit your business.

<u>Express Community Associations</u>

<u>Umbrella Insurance</u>

Questions?

Contact communityassociation@distinguished.com

This document is for marketing and summary purposes only and does not provide a complete description of coverage terms, conditions and limits, nor does it purport to restate, explain or interpret any insurance policy. Only the applicable policy contains a complete description of all the provisions of the coverage. The policy described may not be available in all states.

