

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.

<https://portal.distinguished.com/express/>

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.



**WORLD-CLASS
EXPERTS**



**UNMATCHED
SOLUTION**



**EASY 24/7 SUBMISSION
PROCESS**

Submit your business.

[Express Community Associations
Umbrella Insurance](#)

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.

Find out more information on www.distinguished.com

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