

# Distinguished.



## Outstanding value, service and expertise.

### Express Umbrella Program.

Our Express Umbrella, which includes Express Real Estate and Express Community Associations Umbrella, offers your smaller schedules the limits they need through our streamlined online submission process.

### Key Coverages:

- Pay on Behalf
- Zero Retention
- Right & Duty to Defend
- Defense Outside Limit
- Directors & Officers Liability for not-for-profit community associations
- No Assault and Battery exclusion
- Broad Named Insured endorsement
- No Sexual Abuse and Molestation exclusion
- Unintentional Errors or Omissions
- Provided on a non-admitted basis

# Let's get your Express Umbrella clients covered.

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

Generally speaking, it's your Community Association Board or conscientious real estate owner who has a portfolio that includes:

- Well-Maintained and Managed Properties
- Long Term Ownership

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### Real Estate Eligibility:

#### Eligible Property Types Include:

- Office Buildings
- Strip Shopping Malls
- Stand-alone Retail
- Rentals with underlying City Insurance coverage

#### Additional Eligibility Requirements:

- Up to 250,000 square feet per building
- Up to 500,000 square feet per account
- Effective age of 25 or less
- Maximum three owned auto
- No restrictions on the number of locations except rentals which are limited to 5 locations
- Underlying Carrier with AM Best Rating of A- VII or better
- All territories except NY, GA

### Community Association Eligibility:

#### Eligible Property Types Include:

- Condominium Associations (COAs)
- Homeowners Associations (HOAs)
- Planned Unit Developments (PUDs)
- Cooperatives (CO-OPs)
- Commercial Condominiums
- Mixed-Use Condominiums

#### Eligibility Requirements:

- Up to 500 units
- No more than 2 swimming pools
- No restriction on the number of employees
- Maximum of three owned auto
- Underlying Carrier with AM Best Rating of A- VII or better
- All territories except NY, GA
- Limited to 100 units and 1 pool in the FL counties of Miami-Dade, Broward, and Palm Beach

## Distinguished benefits you can count on.



WORLD-CLASS  
EXPERTS



UNMATCHED  
SOLUTION



PROGRAM  
STABILITY

Submit your business.

[HOA/PUD Common Areas Only](#)  
[Condo Co-op & Townhouses](#)

Questions?

Contact [communityassociation@distinguished.com](mailto:communityassociation@distinguished.com)

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