



Distinguished.

REAL ESTATE & BUILDER'S RISK



**Outstanding value, service
and expertise.**

City Insurance Program for Multi-Family and Landlord Properties

Our City Insurance program addresses the needs of property owners with anywhere from two to 100 units, including mixed-use, in designated cities. Easy, online submit-quote-bind via our online portal, this program is built to address the specific needs of city housing owners.

Let's get your Real Estate clients covered.

Program Highlights:

Program Features

- A+ paper for insured and lender satisfaction
- Terrorism (TRIA) coverage included automatically

Liability Insurance Highlights

- NEW! Rentals and condos are eligible for Umbrella
- Commercial General Liability \$1,000,000 Occurrence/ \$2,000,000 Aggregate
- Personal Lines coverage for owner-occupied properties available – \$1 million per occurrence; personal inland marine; and additional living expenses
- Employee Benefits Liability and Hired & Non-Owned Auto offered as optional coverages

Property Insurance Highlights

- Ordinance or Law:
 - A - Full limit
 - B - 25% of building limit or min of \$400K
 - C - 25% of building limit or min of \$400K
- Underground Water / Back Up Sewer and Drain: Full Limit
- Foundations and Underground Pipes: 100K per occurrence
- Valuation: Replacement cost with agreed amount
- Optional Flood and Quake coverage
- Crime endorsement available for condos
- Mechanical Breakdown included in building limit
- Minimum AOP deductible \$1,000 with \$2,500 water damaged deductible

Eligibility:

- Classes: apartment buildings, condos, co-ops, brownstones, mixed use
- Construction: joisted masonry or better; no age limit on building, subject to system upgrades
- TIV up to \$25 million
- Size: 2-100 units, sweet spot is 2-15 units, \$1 million-\$5 million properties, and can include ground floor mercantile
- Frame is eligible in these states: California, North Carolina, Ohio, Oregon, Virginia, Washington, and Wisconsin
- Mixed-use eligible
- Permitting pools
- Policy holders have access to vetted, qualified tradespeople via Sedgwick Repair Services
- Competitive pricing for outstanding value
- More flexible on life safety than most other carriers

Metro Area Availability:

East Coast

- Baltimore, MD
- Boston, MA
- NJ Gold Coast
- Charlotte, NC*
- Durham, NC*
- Greensboro, NC*
- Raleigh, NC*
- Philadelphia, PA
- Pittsburgh, PA
- Arlington, VA
- Richmond, VA
- Washington, DC

Midwest

- Chicago, IL
- Minneapolis, MN
- St. Paul, MN
- St. Louis, MO
- Kansas City, MO
- Cleveland, OH
- Columbus, OH
- Cincinnati, OH
- Nashville, TN
- Milwaukee, WI
- Madison, WI

West Coast

- Bakersfield, CA*
- Fresno, CA*
- Los Angeles, CA
- Sacramento, CA*
- San Diego, CA
- San Francisco, CA
- Colorado Springs, CO*
- Denver, CO
- Fort Collins, CO*
- Portland, OR
- Seattle, WA

*Only available for rental occupancies

[check coverage in your area](#)



Distinguished benefits you can count on.



**WORLD-CLASS
EXPERTS**



**UNMATCHED
SOLUTION**



**PROGRAM
STABILITY**

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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