

## Express City Insurance Umbrella

In today's litigious environment, liability risks are higher than ever. Distinguished's Express City Insurance Umbrella provides essential protection for rental (1-5 locations) and condo properties, stepping in when primary coverage is exhausted. With rising claim costs and unpredictable lawsuits, having the right umbrella policy isn't just smart –it's essential.

Easily submit-quote-bind Umbrella coverage through the [Broker Connect portal](#).

### Designed For

- Condos
- Rentals (1-5 locations) must be supported by City Insurance Package as underlying coverage

### Key Advantages

- Limit options: \$1M, \$2M, \$5M, \$10M
- Purchasing group with no shared limits
- Agency bill and direct bill options
- Coverage includes follow form D&O for non-profit community associations
- Nationwide coverage (except New York)
- Competitive pricing
- Superior level of claims service and support
- AM Best A- rated carrier
- Admitted in most states\*

\*visit our [website](#) to view full list of admitted states

### Key Coverages

- Broad Named Insured endorsement
- Defense Outside Limit
- Pay On Behalf
- Right & Duty To Defend
- Unintentional Errors or Omissions
- Zero Retention

### Follow Form Coverages

- Advertising Injury
- Auto Liability
- Bodily Injury and Property Damage
- Contractual Liability
- Directors & Officers Liability for non-profit community associations
- Discrimination
- Employee Benefit Liability
- Host Liquor Liability
- Personal Injury

## Distinguished benefits you can count on.



EXTRA PROTECTION  
FOR CITY CLIENTS



OUTSTANDING  
VALUE



INDUSTRY  
EXPERTISE

Questions?

[Submit your business](#)

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

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