

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 accounts the limits they need through our streamlined online submission process. Available Limits: \$1M, \$2M, \$5M, and \$10M.

Key Coverages:

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

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

Express Real Estate Eligibility:

Eligible Property Types Include:

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

Eligibility Requirements:

- Up to 250,000 square feet per building
- Up to 500,000 square feet per account
- Effective age of 25 or less
- No more than 3 owned autos
- 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:

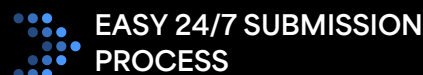
Eligible Property Types Include:

- 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
- No more than 3 owned autos
- 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.



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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