Distinguished.

ZURICH

Outstanding value, service and expertise.

New York Brick & Brownstone Insurance

Designed for owner or tenant-occupied properties in Manhattan, Brooklyn, and Queens. Easy to submit quote-bind via our online portal, this program delivers the coverages small building owners need with the ease and efficiency brokers are looking for.

- **Competitive pricing for outstanding value**
- **Value-added risk management services**
- **More flexible on life safety than most other carriers**

Let's get your New York Real Estate clients covered.

Coverage and Limits:

- Special Form – Cause of loss
- Agreed Amount available on Building Coverage
- Replacement Cost
- Equipment Breakdown, miscellaneous electrical apparatus included
- Ordinance or Law
- Coverage A - Up to building limit, Coverage B and C each - 25% of building value or min $150k
- Deductible options from $2,500 to $25,000
- Business Income including rental value with extra expense
- Employee Theft
- Back up of Sewers and Drains up to policy limits
- Minimum AOP deductible $2,500 with $5,000 water damaged deductible

Optional Endorsements and Coverages:

- Flood, for qualifying locations only
- Earthquake
- Hired & Non-Owned Automobile Liability
- Terrorism (TRIA) coverage included

Additional Coverages:

- General Liability
- $1 million per occurrence / $2 million aggregate on Bodily Injury, Property Damage, Personal and Advertising Injury
- $100,000 damage to premises rented to you
- Medical Payments - $5,000 each person / $25,000 each accident
- Personal Liability
- $1 million per occurrence
- Additional Living Expense
- Personal Inland Marine (fine arts, furs, jewelry, silver, bicycles, antiques, musical instruments, cameras)

Eligibility:

- Risk territory: Manhattan, Brooklyn, Queens
- Size: 1 – 100 units
- Classes: condos, co-ops, brownstones, row housing and apartment buildings
- Construction: joisted masonry or better
- Total Insured Values of $20 million or less per location / amount subject *(subject to approval)*
- Residential properties including mixed-use properties with at least 50% residential

Distinguished benefits you can count on.

WORLD-CLASS EXPERTS

UNMATCHED SOLUTION

PROGRAM STABILITY

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