



Distinguished.

REAL ESTATE & BUILDER'S RISK



**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.

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
- Terrorism 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 \$1,000 to \$10,000
- Business Income including rental value with extra expense
- Employee Theft
- Back up of Sewers and Drains up to policy limits

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 Lines
- \$1 million per occurrence
- Additional Living Expense
- Personal Inland Marine (fine arts, furs, jewelry, silver, bicycles, antiques, musical instruments, cameras)

Optional Endorsements and Coverages:

- Flood, for qualifying locations only
- Earthquake
- Hired & Non-Owned Automobile Liability

Competitive Pricing for outstanding value

Value-added risk management services

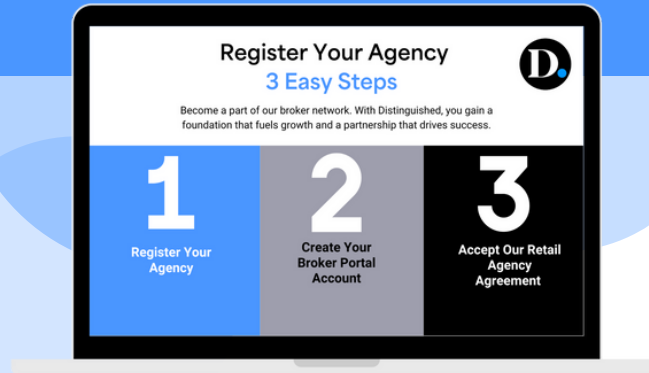
More flexible on life safety than most other carriers

Eligibility:

- Risk territory: Manhattan, Brooklyn, Queens
- Size: 1 – 30 units
- Classes: condos, co-ops, brownstones, row housing and apartment buildings
- Construction: joisted masonry or better
- TIV to \$6 million for JMS (joisted masonry structures)
- Residential properties including mixed-use properties with at least 50% residential

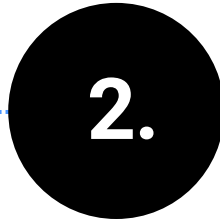
Become a Broker Partner.

Submit - Quote - Bind online.



Go to

www.distinguished.com/site/brokers/



Click on

'Launch Broker Portal'



Login to quote, bind and issue
in real time



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New Broker?

[Register Here](#)

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.

For more information, visit www.distinguished.com

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