

# Distinguished.



## 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
- Terrorism (TRIA) coverage included automatically
- 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

## 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 – 30 units
- Classes: condos, co-ops, brownstones, row housing and apartment buildings
- Construction: joisted masonry or better
- TIV to \$10 million for JMS (joisted masonry structures)
- Residential properties including mixed-use properties with at least 50% residential

## Distinguished benefits you can count on.



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