

Distinguished.

REAL ESTATE & BUILDER'S RISK



**Outstanding value, service
and expertise.**

Real Estate & Builder's Risk program.

Your specialty real estate clients not only need coverage specifically designed for their unique risks, but they also expect it.

With a suite of specialty Real Estate insurance products, power-of-the-pen and strong relationships with our carriers, we can get the right deals done.

Specialize in Real Estate & Builder's Risk with us.

Real Estate Umbrella

For your more complex accounts with a need for ultra high limits. Designed for residential, commercial and mixed-use properties.

Features:

- Limits up to \$140M
- No shared limits
- Crisis response
- Strong paper and outstanding value

Vacant Building

Flexible, affordable coverage that can easily transition to or from Builder's Risk or Umbrella.

Features:

- Easy online Submit-Quote-Bind
- Covers all perils except specific exclusions
- Flexible 3, 6, or 12 month options
- Theft, vandalism, water, and sprinkler leakage coverage

City Insurance Program

Designed for properties with multiple tenants, from two to 100 units.

Features:

- Umbrella coverage now available
- Personal lines for owner-occupied
- City-specific underwriting
- Easy online Submit-Quote-Bind
- Water damage included; optional flood and quake

Express Real Estate Umbrella

For smaller schedules (1-5 locations) with lower limit needs. Online Submit-Quote-Bind makes it easy.

Features:

- Limits up to \$10M
- Up to 5 locations
- Strong paper and outstanding value

Builder's Risk

For property owners, contractors and others responsible for insuring commercial and residential property during construction or remodeling.

Features:

- Easy online Submit-Quote-Bind
- Covers all perils except specific exclusions
- Initial 3, 6, 9 or 12 month terms; can roll from or into Vacant Building coverage

New York Brick & Brownstone

Our premier program specifically designed for multiple tenant properties in Brooklyn, Queens, and Manhattan.

Features:

- Easy online Submit-Quote-Bind
- Special form - cause of loss
- Replacement cost
- Personal lines available

**Not all products are available in all areas*

Let's get your Real Estate & Builder's Risk clients covered.

Helping You Serve:

- Condominiums (Habitational and Commercial)
- Apartments/Rentals
- Homeowner Associations (HOAs)
- Cooperatives (CO-OPs)
- Townhouses
- Mixed Use
- Planned Unit Developments
- Office Buildings
- Stand-Alone Retail
- Strip Shopping
- General Warehousing
- Light Industrial Complexes

Benefits You Can Count On:



PEACE-OF-MIND.

Use our expertise to better serve your clients.



UNMATCHED SOLUTION.

Combine our service, limits, expertise and pricing for an unbeatable offering.



COMPETITIVE PRICING.

Leverage our buying power for low premium minimums and high liability limits.



COMPETITIVE PRICING.

Leverage our buying power for low premium minimums and high liability limits.

Distinguished benefits you can count on.



**WORLD-CLASS
EXPERTS**



**UNMATCHED
SOLUTION**



**PROGRAM
STABILITY**

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