

Distinguished.



**Outstanding value, service
and expertise.**

Distinguished Umbrella Program

Offering a wide range of specialized umbrella insurance solutions for hotels, real estate, community associations, and restaurants.

Let's get your Umbrella clients covered.

Eligible Hotel Classes:

- Luxury
- Resorts
- Casinos
- Full-Service
- Boutique
- Condo-tels
- Limited-Service
- Business Class
- City Clubs
- Midscale

Eligible Real Estate Classes:

Commercial Real Estate

- Office Buildings
- Strip Malls
- Stand-alone Retail
- Light Industrial
- Complexes
- General Warehousing
- Indoor Malls

Habitational

- Condominiums (Habitational and Commercial)
- Cooperatives (CO-OP)
- Apartments/Rentals
- Senior/Independent Housing

Benefits You Can Count On.

EXPAND YOUR MARKET.

Capture more of the market with programs for every type of client.

UNMATCHED SOLUTION.

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

COMPLETELY CUSTOMIZABLE.

We'll help you tailor coverage to ensure satisfaction, renewals and account growth.

WORLD-CLASS EXPERTS.

We'll guide you and your clients from submission through claims.

Specialize in Umbrellas With Us.

Real Estate Umbrella

For your larger schedules, this umbrella gives your real estate clients the high limit protection they need. Market-leading coverage and outstanding value.

Features:

- Limits up to \$130 million
- No shared limits
- Admitted, A.M. Best A rated carriers
- Superior level of claim service and support
- Competitive pricing and low minimum premiums
- Crisis Response Coverage

Hotel & Resort Umbrella

Market-leading Hotel Umbrella coverage. Our umbrella insurance provides the high limits your hotel clients need to have peace of mind.

Features:

- Umbrella limits up to \$150M
- Follow-form Legionella coverage for hotel locations
- Broad follow-form coverage
- All hotel types are acceptable including limited service, business class/midscale, upscale, full service, boutique and condo-tels

Restaurant Umbrella

Designed by industry liability experts, your restaurant clients can rest assured they'll be covered when they need it most.

Features:

- Umbrella limits from \$5M to \$130M
- Broad follow-form coverage including follow-form Liquor Liability
- Responsive service and 24-hour direct-to-issue binding confirmation

Express Hotel Umbrella

Our Express Hotel Umbrella coverage is the perfect fit for your well-maintained select service and midscale hotel clients. You'll also appreciate our easy and efficient online submissions via our Broker Portal.

Features:

- Umbrella limits up to \$105M
- Broad coverage including General Liability, Liquor Liability and Auto Liability
- Broad Form Named Insured coverage
- No exclusion for Legionella

Casino Umbrella

Designed for your casino and hotel-casino clients, you'll be able to provide the level of protection that is a must for these types of properties.

Features:

- Umbrella limits up to \$150M
- Ability to cover entertainment venues where good security and controls are in place
- Can include wide range of first and third-party exposures

Express Umbrella

Our Express Umbrella, which includes Express Real Estate and Express Community Associations Umbrella, offers your smaller schedules the limits they need through our streamlined online submission process.

Features:

- Limits up to \$10M available
- Pay On Behalf
- Zero Retention
- Right & Duty To Defend

**Not all products are available in all areas*

Distinguished benefits you can count on.



WANT MORE INFORMATION?

Your Sales Executive has got you covered!

Check out [distinguished.com/contact/](https://www.distinguished.com/contact/) to connect with them now.

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend on the policy in effect and its governing terms, conditions, exclusions and the facts of each situation. Please refer to the policy forms for specific coverage details. Insurance coverage may not be available in every jurisdiction.

Find out more information on www.distinguished.com

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