

## DISTINGUISHED UMBRELLA PROGRAM

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



### 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 through from submission through claims.

# LET'S GET YOUR UMBRELLA CLIENTS COVERED

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 from \$1 million to \$140 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 \$170M
- 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 \$140M
- Broad follow-form coverage including follow-form liquor liability
- Responsive service and 24 hour direct-to-issue binding confirmation

## 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 \$170M
- Ability to cover entertainment venues where good security and controls are in place
- Can include wide range of first and third-party exposures

## 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

## 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

## WANT MORE INFORMATION?

Your Sales Executive has got you covered! Check out [\*\*distinguished.com/contact/\*\*](https://distinguished.com/contact/) to connect with them now.