

## REAL ESTATE UMBRELLA PROGRAM

For your larger schedules, this umbrella gives your real estate clients the high limit protection they need at an outstanding value.



**\$140M**

Excess Limits



Available  
Nationwide



All Admitted  
Carriers

## DESIGNED FOR THE FOLLOWING CLASSES OF BUSINESS:

### 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

### DON'T SEE WHAT YOU'RE LOOKING FOR?

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

## THE IDEAL CLIENT:



Well-Maintained  
Properties



Long-Term  
Ownerships

## Key Coverages & Highlights

- Limits from \$1M to \$140M
- No shared limits
- Admitted, A.M. Best A rated carriers
- Superior level of claim service and support
- Competitive pricing and low minimum premiums
- Automatic renewal process for most risks
- Crisis Response Coverage
- Unintentional Errors or Omissions
- No Assault and Battery exclusion
- No Abuse and Molestation exclusion for some risks
- Broad Named Insured endorsement (to include additional insureds)
- Limitation of coverage to specified locations endorsement - Newly acquired locations must be reported to and accepted by the company within ninety (90) days

## UMBRELLA BENEFITS

### High-Limits, Already Built

no need to build  
your own tower

### Outstanding Value

for affordable  
peace-of-mind

### Customized & Flexible

coverage and limits to  
meet your needs

### In-House Underwriting

understanding the  
market's needs

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.