

# THE DISTINGUISHED 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.



**Easy Online  
Application**

**\$10M**

**Limits**



**Available  
Nationwide**

**DESIGNED FOR,  
BUT NOT ALWAYS  
LIMITED TO:**

- Associations (Condos, Co-ops, HOAs and PUDs)
- Office Buildings
- Strip Shopping Center
- Stand-Alone Retail

Currently unavailable in Georgia and New York

## **Real Estate Eligibility Requirements:**

- Underlying Carrier with AM Best Rating of A- VII or better
- Effective Age of 25 years or less
- Maximum one owned auto
- Maximum of one employee
- 5 locations or less

## **Not Eligible:**

- Buildings over 20 stories
- Single location larger than 100,000 square feet
- Accounts larger than 300,000 square feet

## **Association Eligibility Requirements:**

- Underlying Carrier with AM Best Rating of A- VII or better
- Effective Age of 25 years or less
- Maximum one owned auto
- Maximum of one employee
- Associations with 100 units or less
  - Maximum of one swimming pool
- Associations with 101 to 250 units
  - No Swimming Pool

## **Not Eligible**

- Vacation rentals
- Unusual amenities
- Buildings over 20 stories

# WHO'S THE IDEAL CLIENT FOR THE EXPRESS UMBRELLA?

Generally speaking, it's your Community Association Board or conscientious real estate owner who has a portfolio that includes:



**1 to 5 Locations**



**Well-Maintained and Managed Properties**



**Long Term Ownership**

## Key Coverages

- Pay On Behalf
- Zero Retention
- Right & Duty To Defend
- Defense Outside Limit
- Directors & Officers Liability for not-for-profit community associations
- No Assault and Battery exclusion
- Broad Named Insured endorsement
- No Sexual Abuse and Molestation exclusion
- Unintentional Errors or Omissions
- Provided on a non-admitted basis

**For new eligibility requirements please see the eligibility section on our website program pages.**

**Express Community Associations Umbrella**

**Express Real Estate Umbrella**

