

EXPRESS UMBRELLA PROGRAM

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



Designed for Associations and Small Real Estate schedules



Available Nationwide
(Except in GA and NY)

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



TO GET STARTED, REACH OUT TO:

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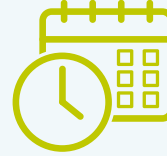
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WHO'S THE IDEAL CLIENT FOR THE EXPRESS UMBRELLA?

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



**Well-Maintained and
Managed Properties**



**Long Term
Ownership**

REAL ESTATE ELIGIBILITY

Eligible Property Types Include:

- Office Buildings
- Strip Shopping Malls
- Stand-alone Retail
- Rentals with underlying City Insurance coverage

Additional Eligibility Requirements:

- Up to 250,000 square feet per building
- Up to 500,000 square feet per account
- Effective age of 25 or less
- Maximum three owned auto
- No restrictions on the number of locations except rentals which are limited to 5 locations
- Underlying Carrier with AM Best Rating of A- VII or better
- All territories except NY, GA

COMMUNITY ASSOCIATION ELIGIBILITY

Eligible Property Types Include:

- Condominium Associations (COAs)
- Homeowners Associations (HOAs)
- Planned Unit Developments (PUDs)
- Cooperatives (CO-OPs)
- Commercial Condominiums
- Mixed-Use Condominiums

Eligibility Requirements:

- Up to 500 units
- No more than 2 swimming pools
- No restriction on the number of employees
- Maximum of three owned auto
- Underlying Carrier with AM Best Rating of A- VII or better
- All territories except NY, GA
- Limited to 100 units and 1 pool in the FL counties of Miami-Dade, Broward, and Palm Beach

