DISTINGUISHED.
PROGRAMS

REAL ESTATE PROGRAM

Specialty Real Estate Programs.

Your specialty real estate clients not only need coverage specifically designed for their unique risks, they expect it.

We'll help you get the right coverage, to win the best accounts.

Helping you serve:

- Condominiums (Habitational and Commercial)
- Apartments/Rentals
- Homeowner Associations (HOAs)
- Cooperatives (CO-OPs)
- Townhouses
- Mixed Use
- Planned Unit Developments
- Office Buildings
- Stand-Alone Retail
- Strip Shopping
- General Warehousing
- Light Industrial Complexes
- More

BENEFITS YOU CAN COUNT ON.

PEACE-OF-MIND.

Use our expertise to better serve your clients.

UNMATCHED SOLUTION.

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

COMPETITIVE PRICING.

Leverage our buying power for low premium minimums and high liability limits.

WORLD-CLASS EXPERTS.

We'll guide you and your clients through coverage to claims for absolute ease.

LET'S GET YOUR REAL ESTATE CLIENTS COVERED

Specialize in Real Estate with us.

REAL ESTATE UMBRELLA

For your more complex accounts with a need for ultra high limits. Designed for residential, commercial and mixed-use properties.

Features:

- Limits up to $140M
- No shared limits
- Crisis response
- Strong paper and outstanding value

EXPRESS REAL ESTATE UMBRELLA

For smaller schedules (1-5 locations) with lower limit needs. Online Submit-Quote-Bind makes it easy.

Features:

- Limits up to $10M
- Up to 5 locations
- Strong paper and outstanding value

VACANT BUILDING

Flexible, affordable coverage that can easily transition to or from Builder's Risk or Umbrella.

Features:

- Easy online Submit-Quote-Bind
- Covers all perils except specific exclusions
- Flexible 3, 6, or 12 month options
- Theft, vandalism, water, and sprinkler leakage coverage

BUILDER'S RISK

For property owners, contractors and others responsible for insuring commercial and residential property during construction or remodeling.

Features:

- Easy online Submit-Quote-Bind
- Covers all perils except specific exclusions
- Initial 3, 6, 9 or 12 month terms; can roll from or into Vacant Building coverage

CITY INSURANCE PROGRAM

Designed for properties with multiple tenants, from two to 100 units.

Features:

- Umbrella coverage now available
- Personal lines for owner-occupied
- City-specific underwriting
- Easy online Submit-Quote-Bind
- Water damage included; optional flood and quake

NEW YORK BRICK & BROWNSTONE

Our premier program specifically designed for multiple tenant properties in Brooklyn, Queens, and Manhattan.

Features:

- Easy online Submit-Quote-Bind
- Special form - cause of loss
- Replacement cost
- Personal lines available

**Not all products are available in all areas*