

NY BRICK & BROWNSTONE INSURANCE

Designed for owner or tenant occupied properties in Manhattan, Brooklyn, and Queens. Easy to submit quote-bind via our online portal, this program delivers the coverages small building owners need with the ease and efficiency brokers are looking for.



COVERAGE AND LIMITS

- Special Form – Cause of loss
- Agreed Amount available on Building Coverage
- Ordinance or Law
 - Coverage A - Up to building limit, Coverage B and C each -25% of building value or min \$150k
- Equipment Breakdown, miscellaneous electrical apparatus included
- Deductible options from \$1,000 to \$10,000
- Replacement Cost
- Terrorism included
- Business Income including rental value with extra expense
- Employee Theft
- Back up of Sewers and Drains upto policy limits



Competitive Pricing for outstanding value

Value-added risk management services provide access to qualified contractors with extended warranties.

More flexible on life safety than most other carriers

ADDITIONAL COVERAGES

General Liability

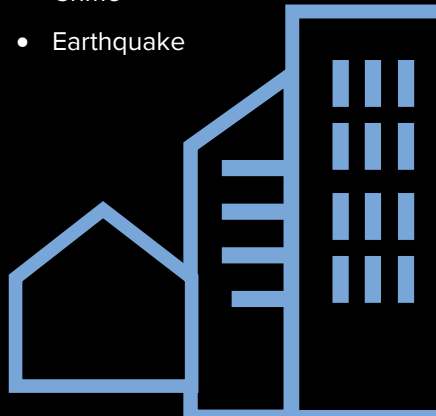
- \$1 million per occurrence / \$2 million aggregate on Bodily Injury, Property Damage, Personal and Advertising Injury
- \$100,000 damage to premises rented to you
- Medical Payments - \$5,000 each person

Personal Lines

- \$1 million per occurrence
- Additional Living Expense
- Household Personal Property
- Personal Inland Marine (fine arts, furs, jewelry, silver, bicycles, antiques, musical instruments, cameras)

OPTIONAL ENDORSEMENTS AND COVERAGES

- Flood, for qualifying locations only
- Employee Benefits Liability
- Hired & Non-Owned Automobile Liability
- Crime
- Earthquake



ELIGIBILITY

- Risk territory: Manhattan, Brooklyn, Queens
- Size: 1 – 30 units
- Classes: condos, co-ops, brownstones, row housing and apartment buildings
- Construction: joisted masonry or better
- TIV to \$6 million for JMS (jointed masonry structures)
- Residential properties including mixed-use properties with at least 50% residential

SUBMIT - QUOTE - BIND ONLINE

Already registered

[Submit Here](#)

New Brokers?

[Register Here](#)

To use our broker portal:

- Go to www.distinguished.com/site/brokers/.
- Click on 'Launch Broker Portal'.
- Login to quote, bind and issue in real time.

YOU MIGHT ALSO BE INTERESTED IN

- Real Estate Umbrella
- Directors and Officers
- Crime
- Vacant Building
- Builder's Risk

CONTACT

For more information contact your sales executive