



REAL ESTATE UMBRELLA PROGRAM

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Apartments
- Light Industrial
- Office Buildings
- Office Condominiums
- Shopping Centers
- Strip Malls
- Warehouses

PRODUCTS

- Umbrella

MINIMUM ATTACHMENT

- General Liability: \$1mm/\$2mm
- Auto Liability: \$1mm for owned
- Employers Liability: \$100k/\$500k/\$100k

TERRITORY

- All 50 states (except AK, FL, GA, LA, NY or TX)
- CA risks require \$2MM / \$4MM General Liability limits

CARRIERS

- A.M. Best "A" Rated Carriers/Admitted Paper
- Required Underlying Rating: A-/VI or Better

SPECIAL FEATURES

AVAILABLE "FOLLOW FORM" COVERAGES

- Automobile Liability
- Employers Liability
- Employee Benefits Liability
- Liquor Liability

SPECIAL FEATURES & COVERAGES

- Defense Costs Outside the Limits
- No Shared Limits- Each Insured Receives Its Own Policy & Policy Number
- Real Estate Manager Covered As Additional Insured
- Aggregates Per Location

Please see quotes and policies for exact terms, conditions, and exclusions. Coverage may vary from policyholder to policyholder, from product to product, and from state to state; therefore terms, conditions, and exclusions of a given policy may not comport with the general information presented in this flyer.

