



Integrated Risk Facilities



National Real Estate Package Program

Eligible Classes:

- **Habitational Real Estate:** Apartments, Condominiums, and Cooperatives. Investor/ Sponsor Owned Units
- **Commercial Real Estate:** Office Buildings, Shopping Centers. Retail Centers, Commercial Properties, and Light Industrial Properties
- **Hotels and Motels:** When incidental to Real Estate Manager Portfolio or schedule of properties.

Lines of Coverage:

- Commercial Property
- Boiler & Machinery
- Commercial General Liability
- Commercial Crime
- Inland Marine
- Commercial Automobile
- Workers Compensation

Carrier / Paper:

- American Guarantee & Liability and member companies of Zurich in North America
- A.M. Best: A XV; Moody's: A1; S & P: AA-

Account Size:

- Package/ Commercial Property/ General Liability: \$25,000 minimum premium
- Workers Compensation: \$750. Minimum

Commissions Paid

Minimum Submission Requirements:

- Fully completed and signed application of insurance (Acord or other)
- Fully completed property schedule including C.O.P.E data.
- Automobile: producer to provide copies of current driver abstracts for all drivers.
- Automobile: Schedule of vehicles to include complete VIN#
- 5 years currently valued loss data for all lines

Restrictions:

- For property - select wind, flood and earthquake exposures – call for details
- For automobile – states of MA & HI
- For workers compensation – states of AK, HI, MA, ME, NJ, OH, OR and SC