



**PREFERRED**  
**CONCEPTS LLC**

## **Integrated Risk Facilities**



### **National Real Estate Program**

Available for Owners/Managers of Condominiums, Cooperatives, Apartments, Office Buildings, Strip Shopping Center, Industrial Parks, Warehouses and Hospitality risks.

A Risk Purchasing Group with no common dates or shared limits, each participant receives its own certificate for an annual term. Accounts are rated separately and independent of one another based on their exposure and loss history.

#### **Primary General Liability**

- Tenured and stable program written with **Zurich in North America** for over a decade.
- Primary GL is written on a guaranteed cost basis **with no lead exclusion and no mold exclusion** – subject to completion of a mold questionnaire
- Submission requirements – first 2 pages of the Acord application with Insured information, spreadsheet with the list of locations along with all underwriting information as well as 5 years hard copy loss runs.
- Ability to write **habitational, commercial and hospitality exposures on a single policy.**
- GL minimum premium is \$25,000

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#### **Umbrella program**

- Umbrella limit options of 25mil, 100mil, 200 mil and 250mil.
- Lead by American Guarantee & Liability – A **Zurich in North America** member company
- **No Mold Exclusion** on the first 100 mil of coverage.
- Can Include D&O coverage for Condo and Coops.
- Ability to write **habitational and commercial property** schedules on a single policy.
- Underlying requirements GL- 1/2/1 per location or 1/10/1 AL- 1mil; EL 1/1/1; D&O – 1mil

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