



UMBRELLAS DESIGNED TO HELP BUILDING OWNERS WEATHER SERIOUS STORMS

SWETT & CRAWFORD'S REAL ESTATE UMBRELLA FACILITY

Swett & Crawford introduces its Umbrella Facility for Habitational and Real Estate. In-house underwriting, Master Policy, limits per insured and low minimum premiums.

COVERAGE: UMBRELLA LIABILITY OCCURRENCE FORM

- Coverage A is Following from Excess
- Coverage B is Umbrella Liability

LIMITS AVAILABLE

- \$5,000,000
- \$10,000,000
- \$25,000,000

TERRITORY

- Currently filed in AZ, AR, CA, CO, HI, ID, IL, OH, OK, WA, WI & WY

ELIGIBLE CLASSES

Real estate consisting of:

- COAs
- HOAs
- AOAOs
- Apartments
- Townhomes
- Condominiums (up to 35 stories)
- Commercial real estate (up to 40 stories) including Lessor Risk only:
 - Warehouses

- Strip Shopping Centers
- Offices
- Banks
- Open-Air Markets

→ Excluded:

- Any location in the course of construction or development or where construction or development is anticipated during the policy term

MINIMUM UNDERLYING

The underlying limits to have defense costs outside the limits of liability. Sublimits are not allowed in the underlying coverages.

Underlying Insurance: (minimum limit requirements)

- General Liability
 - \$1,000,000 per occurrence
 - \$2,000,000 General Aggregate per Location
 - \$1,000,000 Products Completed Operations Aggregate (per participant)
- Hired/Non-Owned Auto
 - \$1,000,000 each accident or amount equal to Commercial General Liability Occurrence Limit, whichever is greater
- Employers' Liability
 - \$500,000 each accident
 - \$500,000 Disease Policy Limit
 - \$500,000 Disease Each Employee

Winner of the 2005, 2006, 2007, 2008 & 2009 Business Insurance Readers' Choice Award for Best Insurance Wholesaler.

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- Directors and Officers Liability (for AOA, HOA and COA risks only)
 - \$1,000,000 each occurrence if applicable
 - \$1,000,000 aggregate
- Liquor Liability
 - \$1,000,000 each common cause (if applicable)
 - \$2,000,000 aggregate per location
- Watercraft and Aircraft Liability
 - Refer

All underlying carriers must carry an A.M. Best rating of A-VII or better

PREMIUMS/RATES

Minimum premiums per insured start at \$750 to \$2,000 depending on the limit

Carrier: A.M. Best Rating A XV
Paper: Admitted

Send your submissions to:

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The blended strength of Swett & Crawford and Cooper Gay delivers the world's largest global wholesale brokerage and reinsurance organization, with more than 1500 insurance professionals in 60 offices on four continents.