

Preferred Package Coverage

We offer comprehensive coverage that owners and managers of mid- to large-sized properties need.



Our Focus

property owners and managers



Property Capacity

up to \$200 million location TIV



A.M. Best Rating

A- (Excellent) XV (\$2 billion or greater)

Preferred Classes of Business

- Condominiums and Cooperatives
- Office Buildings
- Apartment Buildings – Including pools, saunas, lounge areas, coffee bars, bark parks, exercise rooms, etc.
- Retail Centers

Preferred Property Risk Characteristics

- Fully protected with automatic sprinklers, non-combustible or better construction, with monitored alarms up to \$200,000,000 location TIV
- High-rise buildings up to 40 stories
- Building age or updates within 25 years

Commercial Property Coverage

- Flexible and broad coverage and limit options for Building, Business Personal Property and Business Income
- Available on a package or monoline basis
- Equipment Breakdown is included

Property Expanded Coverage Endorsement

The Platinum Preferred Risk form provides 34 additional or enhanced coverages and limits, plus an additional 11 business income coverages and limits such as:

- Newly Acquired or Constructed Property – \$2,000,000 Building /\$1,000,000 Contents up to 180 days
- Ordinance or Law Coverages B and C – up to \$10,000,000
- Debris Removal – \$2,500,000
- Sewer, Drain or Sump Discharge – \$250,000
- Water Seepage – \$25,000
- Fungus, Wet Rot or Dry Rot – \$100,000
- Tenant's Liability for Damaged Property – \$25,000
- Fine Arts – \$100,000
- Business Personal Property – Expanded Premises (1,000 feet)
- Business Income/Loss of Rents Expanded Coverage Option
- Extended Business Income/Loss of Rents – 365 days
- Dependent Properties – \$250,000
- Spoilage – \$50,000

Optional Property Coverage

- Identity Recovery
- Flood – up to \$10,000,000 in lower hazard flood zones
- Earthquake – up to \$10,000,000 in lower hazard earthquake zones
- EQSL – up to \$10,000,000 in any earthquake zone

877.528.7878

www.amtrustfinancial.com



Comprehensive General Liability Coverage

- Limits of \$1,000,000 per occurrence/\$2,000,000 general aggregate
- Excess limits up to \$10,000,000 available

Optional General Liability Coverage

- Hired and Non-Owned Automobile
- Employee Benefits Liability
- Employment Practices Liability
- Garagekeepers Coverage
- Liquor Liability

General Liability Expansion Endorsements including:

- \$50,000 Damage to Property for Personal Property in the Care, Custody and Control of the Insured
- Broadened Cause of Loss for Damage to Premises
- Limited Professional Liability
- Blanket Additional Insured for Owners, Managers, Contractors and Lessors of Equipment, Vendors, Controlling Interest
- Blanket Primary and Non-Contributory Coverage
- Blanket Waiver of Subrogation
- Extended time to report newly acquired organizations and incurred medical expenses

Extensive Loss Control Services

We specialize in occupancy-specific risk management solutions by a dedicated team of Loss Control members who are committed to protecting your assets and keeping your properties in operation. Whether you require loss prevention support or risk management assistance, our experienced team offers the individualized attention property owners and managers deserve.