

Distinguished.

REAL ESTATE



Outstanding value, service and expertise.

New York Brick & Brownstone Insurance

Designed for owner- and tenant-occupied properties in Manhattan, Brooklyn, and Queens, this program delivers the coverages small building owners need —with exceptional value and coverage strength built in.

Contact the City Building Owners Insurance program at 877.576.5200 or visit CityBuildingOwners.com.



Competitive pricing for outstanding value



Value-added risk management services



More flexible on life safety than most other carriers

Let's get your New York real estate covered.

Coverage and Limits:

- Special Form – Cause of loss
- Agreed Amount available on Building Coverage
- Replacement Cost
- Equipment Breakdown, miscellaneous electrical apparatus included
- Ordinance or Law
- Coverage A - Up to building limit, Coverage B and C each - 25% of building value or min \$150k
- Deductible options from \$2,500 to \$25,000
- Business Income including rental value with extra expense
- Employee Theft
- Back up of Sewers and Drains up to policy limits
- Minimum AOP deductible \$2,500 with \$5,000 water damaged deductible

Optional Endorsements and Coverages:

- Flood, for qualifying locations only
- Earthquake
- Hired & Non-Owned Automobile Liability
- Terrorism (TRIA) coverage included

Additional Coverages:

- General Liability
- \$1 million per occurrence / \$2 million aggregate on Bodily Injury, Property Damage, Personal and Advertising Injury
- \$100,000 damage to premises rented to you
- Medical Payments - \$5,000 each person / \$25,000 each accident
- Personal Liability
- \$1 million per occurrence
- Additional Living Expense
- Personal Inland Marine (fine arts, furs, jewelry, silver, bicycles, antiques, musical instruments, cameras)

Eligibility:

- Risk territory: Manhattan, Brooklyn, Queens
- Size: 1 – 30 units
- Classes: condos, co-ops, brownstones, row housing and apartment buildings
- Construction: joisted masonry or better
- TIV to \$10 million for JMS (joisted masonry structures)
- Residential properties including mixed-use properties with at least 50% residential

Distinguished benefits you can count on.



This document is for marketing and summary purposes only and does not provide a complete description of coverage terms, conditions and limits, nor does it purport to restate, explain or interpret any insurance policy. Only the applicable policy contains a complete description of all the provisions of the coverage. The policy described may not be available in all states.

Find out more information on www.distinguished.com/contact

