



Our personal service begins at your doorstep

If you own a brownstone, a co-op building, a small brick building, a mixed-use building...

You deserve the same outstanding service and expertise that the big owners receive.

Most importantly, you deserve an insurance broker that will educate you so you can choose the coverages that are best for you, at a price that offers the best value.

At City Building Owners Insurance, there's no voicemail, no phone tree, no pressure. We take the time to learn about you and your building, whether that involves weekend phone calls or personal visits. We help you evaluate all of the available coverages and then work overtime to save you money.

Whether you manage multiple buildings or you own a single brownstone, we can help you get coverage that saves you money and help you manage your risks so you sleep better.

The best strategy for you

Every building, every owner, every situation is different. Even two identical brick homes, side by side, may need different insurance. Only you can balance the coverage, costs and risks to find the best combination, and our job is to help you make a well-informed decision.

Here's how we do just that:

1. Consult with you and research your building's history and other details to identify your needs
2. Educate you about all of your options
3. Manage the application and inspection process
4. Make all arrangements with lenders and former insurance companies
5. Provide ongoing support and answers
6. Periodically review your coverage to ensure you're getting the right insurance at the best price

In short, we make the process easy: one stop, one application. We handle the rest, freeing you to enjoy the savings and peace of mind.



The best coverage at the lowest cost... backed by outstanding service

Building Insurance • Home Insurance • Directors & Officers Insurance • Fidelity Coverage • Workers' Compensation • Umbrella Policies

Your advocate with insurance companies

- The insurance company says you have to fix a problem? We'll make sure you understand your responsibilities.
- Not sure about the differences between replacement costs and market value? We'll explain every aspect of your insurance so you're not under- or overinsured.
- Have an emergency or need to file a claim? When you call, you'll reach a live person, not a computer, and we'll help you solve the problem.



Stu Cohen is one of the premier insurance brokers for insuring small buildings in New York.

Savings of 15-25%

Our typical client receives equal or better coverage at savings of 15-25%, often by replacing a "one size fits all" policy (it usually doesn't fit anybody) with custom coverage.

Customized coverage saves you money.

Many policies, for example, make assumptions about how much protection you need for building replacement, liability, contents and other coverage. Chances are good that an off-the-shelf policy doesn't match your specific needs. By analyzing each coverage separately, we help you create a custom policy, so you get the coverage you need without spending a penny for coverage you don't.

Is your building worth more today?

On the flip side, prices in some areas have risen so rapidly that insurance hasn't kept up, leaving building owners underinsured. You need insurance that will replace your building in today's marketplace, not yesterday's.

"Stu actually came to the house. He felt we were underinsured. Despite bringing all the coverages up to a better level, we still ended up with a big savings on our premium."

– Brownstone owner, Brooklyn

"The bigger insurance companies will ship the policy out, but Stu works with people like me. He delves deeper, and we figure out the best way to go. We saved between 10 and 40%, depending on the building."

– Property manager, multi-family homes, Brooklyn

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