

This brochure 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.

We're Easy To Do Business With

At Distinguished Programs, we believe in making life as easy as possible for our clients. That's why, whenever you work with a Distinguished Programs professional, we respond to you with your sense of urgency and a determination to deliver what you need, when you need it.

Claims Service That Helps Keep Costs From Escalating

With this program, you get much more than an insurance policy – you get the support of highly experienced claims professionals from Distinguished Programs. And that's especially important when it comes to liability claims made against your clients.

Underwritten By Insurance Companies You Can Count On

Distinguished Programs products are written by leading insurance companies* who know and understand the real estate business. Most of our programs are underwritten by leading A.M. Best "A" rated or better admitted insurers.

*Some programs are underwritten by multiple insurance companies. For full information on the carriers behind this insurance program, please visit www.distinguished.com.

The Distinguished Programs Group

Distinguished Programs is a leading national real estate insurance program manager, specializing in select segments of the habitational and commercial real estate market. Most of our programs are underwritten by leading A.M. Best "A" rated or better admitted insurers and distributed through retail agents and brokers.

Property Owners Program for Habitational & Commercial Real Estate



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Rely On The Real Estate Insurance Specialists

At Distinguished Programs, we specialize in providing insurance products and services for the real estate industry. In fact, we built our business on it.

In 1987 we pioneered the country's first Real Estate Umbrella Liability Purchasing Group, which enables real estate entities to get exceptional pricing and high coverage limits on umbrella liability insurance. This group has grown into one of the largest in the country and is the "product of choice" for property owners and managers.

Today Distinguished Programs offers a wide range of competitive property and liability products for real estate clients; including: apartment buildings, shopping centers, office buildings, affordable housing, student housing, planned unit developments, community associations, condominiums and cooperatives.

Simply put, we know the industry. We work with brokers on real estate accounts on a daily basis. We know the risks they face, and we excel in developing creative, cost-effective solutions that help overcome them.

Easy To Place Business

Distinguished Programs makes it easy for you to write business. You'll find our programs give your clients the coverage they need at competitive prices.

Our streamlined "Quick Quote Service" lets you get a fast indication on pricing with a minimum of paperwork. Distinguished Programs' electronic processing system helps ensure you receive accurate, on-time, new and renewal policies.

Property Highlights

Policy features may include:

- "All Risk" policy form (as per policy)

- Blanket coverage per location up to \$50,000,000 for Real Property (includes Boiler & Machinery), Personal Property (owned or leased by the insured), Business Income/Rental Value/Extra Expense, and Improvements and Betterments combined
- Coinsurance is waived
- Valuation Clauses:
 - Real and Personal Property – Replacement Cost
 - Business Income – Including Rental Income – Actual Loss sustained
 - Extra Expense – Period of Restoration
- Business Income
- Building Machinery, Heating/Cooling Systems, Miscellaneous Electrical Apparatus
- Interest in Improvements and Betterments to buildings or structures
- Building Ordinance or Law including:
 - Loss to Undamaged Portion of building
 - Demolition Cost
 - Increased Cost of Construction
- Water Damage including back-up of sewers and drains

Sub-Limits:

- Flood sub-limits available in most areas (except Flood Zones A, D, V)
- Earthquake sub-limits available in most areas (except California and Mercalli Zones 7 or above)
- Debris Removal
- Off Premises Service Interruption including water, power and telecommunications
- Accounts Receivable Records
- Valuable Papers and Records
- Computer Equipment
- Computer Data, Media and Programs
- Outdoor Trees, Plants and Shrubs

Commercial General Liability Highlights

Comprehensive General Liability coverage includes:

- \$1,000,000 per occurrence/\$2,000,000 aggregate on Bodily Injury, Property Damage and Personal and Advertising Injury
- Products/Completed Operations – \$1,000,000 aggregate
- Hired and Non-Owned Auto Liability – \$1,000,000
- Fire Damage Legal Liability – \$50,000
- Medical Payments – \$5,000
- Employee Benefits Liability \$1,000,000 per occurrence/\$2,000,000 aggregate
- First Dollar Coverage – No Deductible/SIR
- No Assault & Battery Exclusion
- No Sexual Molestation Exclusion

Umbrella Liability Highlights

Coverage limits of \$1,000,000 up to \$100,000,000+ are available through Distinguished Programs Real Estate Umbrella Liability Purchasing Group.

- There is no Self-Insured Retention
- Every insured has their own full limit
- Provides Follow Form Coverage Excess:
 - General Liability
 - Automobile Liability
 - Employers Liability
 - Directors & Officers Liability

To learn more about this and other Distinguished Programs products, please call Jim Tesoriero at 1.888.355.4626 or visit us online at www.distinguished.com.