

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.

The NY Brick & Brownstone Insurance Program: A Faster, Easier Way To Insure

The NY Brick & Brownstone Insurance Program is designed specifically for small city residences such as brick and brownstone buildings or rowhouses that are coops, brownstones, condos or rental apartment buildings.

Up until now, these have been time-consuming and often tough accounts to place. While there are markets out there, there is a shortage of A-rated carriers who want to write these properties, are comfortable in urban areas and willing to deliver the quick turnaround New Yorkers expect.

Underwritten by AIG Companies and available to brokers exclusively through Distinguished Programs, the program is designed to deliver the coverage and support services you need to write urban habitational buildings quickly and efficiently.

The Program Features:

- Comprehensive property, equipment breakdown and liability coverages consolidated into one convenient package policy
- 3-year policy term options
- Options for deductibles, earthquake, flood, crime, D&O, business income, etc.
- Umbrella limit options
- Fast turnaround and electronic processing
- Competitive pricing
- Responsive claim service
- Stability of a carrier that's been writing real estate risks in New York for decades

The Distinguished Programs Group

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.

Our strategy is to create products that truly meet market needs. Products that are differentiated, fill a void and offer a clear-cut advantage. Today we are one of the country's leading developers of property and casualty products for the real estate industry.



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The NY Brick & Brownstone Insurance Program





The Risks The NY Brick & Brownstone Insurance Program Is Designed For

The program is customized specifically for urban habitational buildings that are:

- Manhattan, Brooklyn and Queens condominiums, cooperatives, brownstones, row housing or apartment buildings
- Masonry construction or better
- Owner or tenant occupied
- With or without mercantile

Property Highlights

Policy features and options may include:

- "All Risk" policy form (Named Perils available)
- Blanket coverage per location up to \$10 million for Real Property, including Equipment Breakdown Coverage. May include Personal Property (owned or leased by the insured); Business Income, including Rental Value and Extra Expense, and Improvements and Betterments combined (if corresponding values are reported).
- Equipment Breakdown Coverage includes Heating/Cooling Systems, Miscellaneous Electrical Apparatus

Sublimits Include:

- Debris Removal
- Property Off Premises
- Spoilage
- Valuable Papers and Records
- Computer Equipment, Data, Media and Programs

Property Highlights, Continued

Policy options may include:

- Back-up of sewers and drains
- Flood (available in most areas)
- Earthquake (available in most areas)
- Building Ordinance or Law including: Loss to Undamaged Portion of building, Demolition Cost, and Increased Cost of Construction
- Coinsurance or Agreed Amount Endorsement
- Optional Valuation Clauses (Replacement Cost or Actual Cash Value)
- Additional Living Expense
- Inland Marine Floaters

Commercial General Liability Highlights

General Liability features and options may include:

- \$1,000,000 per occurrence/\$2,000,000 aggregate on Bodily Injury, Property Damage, Personal and Advertising Injury (\$2,000,000 per occurrence/\$4,000,000 aggregate available)
- Products/Completed Operations – \$1,000,000 aggregate
- Fire Damage Legal Liability – \$50,000
- Medical Payments – \$5,000
- First Dollar Coverage – No Deductible/SIR

Policy options may include:

- Hired and Non-Owned Auto Liability – \$1,000,000

Commercial General Liability Highlights, Continued

- Water Damage Legal Liability
- Fidelity Bonds
- Comprehensive Personal Liability (Owner Occupied Buildings)
- Employee Benefits Liability \$1,000,000 per occurrence/\$2,000,000 aggregate
- Lower & Higher limits available

Easy To Place Business

Distinguished Programs is an insurance specialist in the real estate industry. We know the markets, the coverages habitational accounts need and the challenges brokers face in placing them. That knowledge goes into every product we design.

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

Distinguished Programs makes it easy for you to write business. Our programs give your clients the coverage they need at competitive prices. Plus, reasonable minimum premiums make it easy to qualify small accounts.

To learn more about The NY Brick & Brownstone Insurance Program and other Distinguished Programs products, please call Doug Legters at 1.212.297.3110 or visit us online at www.distinguished.com.