

Vertical Industry Profile

Real Estate

We provide comprehensive worldwide insurance for the real estate industry including specialized products to insure the unique insurance and risk management needs of this segment.

Our products are available to any company whose head office is in Canada and is engaged in real estate operations. The following are examples of clients who would benefit:

Real Estate:

- Property owners, managers & developers, shopping malls & REIT's
- Office buildings, municipalities, condominiums, hotels & motels and apartments buildings
- Accounts requiring credit wraps and our Cyber Secure product

The following coverages are available on a monoline basis or in combination with one or more of the following: (All coverages are available in Canadian or U.S. dollars)


Property Insurance (Global Marine & Energy)

- Limits up to \$250 million
- Boiler & Machinery insurance available in conjunction with property
- Course of Construction (in-house capacity \$100 million)
- Loss control engineering services
- Terrorism coverage available up to \$250 million

Comprehensive General Liability (CGL), Umbrella & Excess Liability

- Limits up to \$25 million per product (Pollution coverage available)
- Umbrella/Excess - Additional \$50 million limits available
- Flexible terms and conditions
- CrisisResponse and CrisisFund available as an extension under umbrella coverage
- Terrorism coverage available
- Property Managers E&O – up to \$10 million limit
- Admitted paper

Financial Services

- Limits available up to \$25 million per product
- Multi lines products available (D&O, E&O, PTL, EPL and Crime)
- No class restrictions
- Public & private companies targeted
- Specialized & unique partnership products available
- CrisisFund coverage available up to \$50,000 on D&O policies
- Dedicated unit to underwrite REITs

Pollution Legal Liability Insurance

- Limits available up to \$50 million
- Minimum premium is \$10,000 at \$1M limit for a one year term
- Minimum deductible is \$10,000 at \$1M limit for a one year term
- Can support the environmental due diligence process when approaching a bank for financing of a new future site/expansion
- Flexibility to easily add or delete properties during acquisition or divestitures within a portfolio of properties
- Coverage is provided for third-party claims resulting from pollution conditions that cause on or off-site bodily injury, property damage or clean up costs

Marketing Features

Responsive team approach including Chartis account coordinator

Underwriting team members experienced in the real estate industry

Worldwide coverage and claims service

Pollution Legal Liability Insurance (concluded)

- Provides coverage for unknown pre-existing conditions
- Covers sudden and gradual pollution conditions
- Microbial matter coverage endorsement available
- Policy terms up to 10 years are available
- Definition of Bodily Injury includes mental anguish
- Natural resource damages are covered under the definition of Property Damage

Other Important Coverages Available**(on a monoline or in combination with other available coverages)**

- Political Risk
- Kidnap & Ransom / Extortion Insurance
- Corporate / Personal Identity Theft
- Vendor Employee Dishonesty
- Corporate Accident

Out-of-country Medical and Repatriation Insurance (Globe)Submission Requirements:

- Detailed written submission
- A minimum of 5 years loss history
- Most recent financial statement, if available (required for some covers)
- Applications are required for D&O, E&O, Environmental and Professional Liability and Crime. We accept non-Chartis applications for quotation purposes.

Central Canada

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Eastern Canada

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Western Canada

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Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Insurance underwritten by member companies of Chartis. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to actual policies for complete details of coverage and exclusions. Insurance may not be available in all jurisdictions.