



Chartis provides comprehensive risk management solutions large real estate entities can count on. The Commercial Risk division's fully customized primary casualty programs combine highly rated general liability, workers compensation and automobile liability coverage with exceptional claims management and loss control services.

#### Target Classes of Business

- Offices, Retail and Industrial
- Hotels, Motels and Casinos
- Habitational Risks: Apartments, Condominium Associations, HUD and Section 8 Properties
- REIT's and Asset Managers
- Property Managers: Primary and Triple Net
- Contingent Exposures and Minor Development Work

#### Flexible Program Options

- Guaranteed Cost Programs with a minimum premium threshold of \$300,000
- Composite Rated Programs
- Loss Sensitive Programs with deductibles as low as \$25,000
- Self Insured Retentions as low as \$10,000
- Multi-Line Programs including Incurred and Paid Loss Retrospective Programs
- Single Line and Basket Aggregates
- Captives, Fronts, Rent-A-Captive and Group Captive programs
- Captive Management Services available

#### Product Features

- Commercial general liability insurance can be structured with or without war and terrorism coverage
- Mold, lead and asbestos exposures can be addressed in conjunction with other Chartis divisions
- Flexible per location and overall aggregate limit options available to suit clients' needs
- NEW Broad Form Named Insured Wording provides comprehensive wording to meet all the complex needs of property and asset managers, investment trusts and other diverse real estate ownership structures

#### More from Real Estate Solutions

- Real Estate Solutions is Chartis' integrated service platform that provides seamless access to the industry's foremost real estate insurance products and services
- Diverse coverages span everything from property damage and terrorism to corporate governance, environmental exposures and commercial umbrella liability
- Clients' can build a sound tower of casualty coverage with up \$225 million in total capacity
- Dedicated real estate professionals and Product Integration Teams are located in regional offices nationwide to provide single, local access to all product lines

#### Construction Solutions

For real estate entities that are developing properties, Construction Solutions can provide access to the broad range of construction insurance products from across Chartis.

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### Global Loss Prevention

Real estate entities benefit from the extensive loss control expertise and integrated services of our Global Loss Prevention team.

- Programs are structured with state-of-the-art business solutions based on the latest industry and technical standards from OSHA, DOT, EPA and NFPA
- Staffed by experienced professionals with advanced business, engineering and technical degrees, as well as certifications in their areas of expertise
- Partnership with a real estate specialized third-party consultant to offer policyholders further expertise in industry-specific hazards
- ISO 9001-2000 certified, a globally implemented standard for quality management systems and enhanced customer service

### Global Loss Prevention provides professional and measurable methods for reducing loss, including:

- Reviews of policies and procedures, including Best Practice Assessments and gap analyses
- Safety committees/communications
- Management of toxic/hazardous materials
- Facility maintenance, hazard identification and self-inspection programs
- Organizational accountability, policies and procedures
- Security and emergency preparedness
- Management & employee training
- Recreational and food service facilities

### Claims Management

Clients benefit from Chartis' unparalleled in-house claims operation, which has been providing claims services to the real estate industry for over 40 years.

- Designated real estate claims teams are located at our claims service centers nationwide, staffed by dedicated claims adjusters for Primary Casualty Real Estate Claims
- Support from our premier in-house defense attorneys, as well as access to a world-wide network of leading defense firms, investigative resources and forensic experts

### IntelliRisk®

Customers can also take advantage of IntelliRisk, a web-based claims management system designed to help facilitate every step of the claim process.

- Report a claim, find nearby care, review claim details, generate management reports or communicate with claim specialists, brokers and underwriters
- Receive "Alerts" of key claim events
- A full suite of IntelliRisk e-Services offers adjuster email interface, adjuster notes and real-time claims data
- Property owners and managers can track charge-backs of claims by tenant/property, identify loss trends and enhance loss mitigation efforts

### Contact

Joseph Fobert, Senior Vice President and  
Real Estate Solutions Practice Leader  
813 222 4833 Telephone  
866 632 6335 Facsimile  
joseph.fobert@chartisinsurance.com



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.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at [www.chartisinsurance.com](http://www.chartisinsurance.com).

All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.