

# Programs

Excess Casualty has over two decades of experience and commitment to the programs market. Our dedicated staff and underwriting expertise serve the challenging risk management needs of uniform classes of business, such as apartment buildings, condominiums and co-ops, office parks, as well as Risk Purchasing Groups (RPG) for commercial companies with homogenous risks.

### Eligible Risk Classes for Property Owners and Managers

Residential Apartments  
 Residential Condominiums  
 Cooperatives  
 Homeowners Associations  
 Timeshares  
 Town Homes  
 Planned Unit Development Associations

Hotels and Motels

### Lessors Risk Only (LRO):

Office Buildings  
 Shopping Centers  
 Retail Centers  
 Strip Malls  
 Enclosed Malls  
 Light Industrial Buildings

### Product Highlights

- **Industry-leading Capacity.** Limits up to \$50M on a per location basis.
- **Flexibility in Form.** Admitted and non-admitted forms available for Real Estate and Financial Institutions Commercial Liability Insurance.

### Innovative Coverages

- **CrisisResponse<sup>®</sup>.** Built-in crisis management enhancement providing policyholders with first-dollar coverage outside of policy limits and professional support to manage a crisis situation.
- **XSEnhanced<sup>SM</sup>: Real Estate.** A collection of endorsements for real estate and hospitality businesses providing coverage for discrimination and extended coverage for professional and environmental liability.

### Ease of Doing Business

- **e-Excess.** A 24/7 web-based quoting and binding system streamlining the underwriting process.
- **eDelivery.** A web-based system enabling the delivery of policies and midterm endorsements in PDF format, resulting in significant time efficiencies and environmental savings.

### Submission Requirements

- A completed and signed commercial excess application
- Primary insurers must have A.M. Best rating of A- VII or better, or be a qualified Self Insurer
- Minimum 3 years of currently valued General Liability and Auto loss runs (if the last 3 years are under \$300K)

### Contact

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Chartis is a world leading property-casualty and general insurance organization serving more than 45 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).

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