

Real Estate & Financial Institutions



Excess Casualty's Real Estate and Financial Institutions division provides experienced, flexible underwriting to meet the catastrophic liability protection needs of the Commercial Real Estate and Financial Institutions markets. Coverage is provided by Umbrella Prime[®], a commercial umbrella policy designed to track closely with ISO's most recent general liability form, helping insureds eliminate gaps and inconsistencies between layers of coverage. Umbrella Prime provides top-rated, worldwide coverage and industry-leading capacity.

Customer Profile

Real Estate

- Commercial Property Owners
- Hotels and Resorts
- REITS
- Joint Ventures, Limited Liability Companies and Title Holding Entities

Financial Institutions

- Depository and Non-Depository (Credit) Institutions
- Security & Commodity Brokers, Dealers, Exchanges and Services
- Insurance Carriers, Agents and Brokers

Programs

- Commercial and Residential Homogenous Risks
- Risk Purchasing Groups

Product Highlights

- Limits up to \$50M
- Per location limits up to \$25M
- Admitted and non-admitted forms available
- Competitive geographic-based pricing
- Terrorism Coverage

Optional Industry Enhancements

BASEL II Endorsement

- Conforms to the BASEL II multinational accord, allowing banks to recognize the risk mitigating impact of insurance in determining their capital requirements

XSEnhancedSM: Real Estate

- A collection of endorsements for real estate and hospitality businesses providing third party discrimination and professional liability coverage for on-site services, as well as enhanced pollution coverage

Claims Services

- Access the Claims Archive, an online database of over 2,500 real-life claims scenarios searchable by liability and industry type – including real estate and financial services – to facilitate assessment and benchmarking of liability insurance limits
- In-house claims operation, world-wide network of leading defense firms and evidence experts
- Most extensive claims management resources, litigation strategies, cutting-edge technology and loss data available in the industry

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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.

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.