

Property Insurance for the Real Estate Industry



Lexington Insurance is the market leader in creating innovative, client-focused solutions for the property-related risks of the real estate industry. Lexington provides sound financial strength, along with proven market commitment and the risk appetite and capacity to take on the large-scale exposures of real estate enterprises — including natural catastrophe risks.

Lexington Insurance can provide \$1.5 billion in non-catastrophic commercial domestic limits - one of the greatest capacities available in the marketplace today.

This capacity is available to cover a broad array of North American-based commercial occupancies on non-catastrophic exposed property, including commercial real estate, manufacturing, municipalities, retail, and healthcare risks.

This capacity, combined with Lexington's risk management services, loss-prevention engineering, and claims expertise, enables policyholders with significant commercial property exposures to help protect the full breadth of their commercial property assets.

Lexington's experience and expertise stand out in the industry — and provide outstanding assurance to real estate entities and lenders.

Lexington addresses the spectrum of real estate property risks, including the exposures of:

- Hospitality
- Office buildings
- Condominiums
- Apartments
- Amusement parks
- Retailers/wholesalers
- Restaurants
- Housing authorities
- Casinos
- Shopping centers

Coverage Highlights

Lexington insureds benefit from:

- Up to \$1.5 billion in available limits, including up to \$50 million in critical catastrophe limits
- All risk policies, including boiler and machinery coverage and services

- Difference in conditions policies
- Lease Enhancement Coverage: insurance that responds to the two provisions in leases — condemnation and casualty — that allow a tenant to terminate a lease, creating financial exposure for property owners
- Zoning Restriction Protector®: insures lenders and/or owners of non-conforming commercial and multi-tenanted residential buildings for certain losses incurred if an insured property suffers substantial property damage and cannot be rebuilt to its previous size due to current zoning restrictions; covered losses can include loan amounts for lenders, lost equity for owners
- Stand-alone terrorism coverage with property damage limits available up to \$250 million in Central Business Districts and up to \$1.5 billion elsewhere



For updates on today's rapidly changing risk landscape — and how Lexington is responding — tune into our ongoing Lexcasts® series at www.lexingtoninsurance.com.

Contact

For more information, please email lexproperty@chartisinsurance.com or visit us at www.lexingtoninsurance.com.

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