

THE BROWNSTONE AGENCY

2008 PROGRAM HIGHLIGHTS

Carrier: Everest National Insurance Company (A+ XV - A.M. Best Rating)

- One unit “owner occupied” or “tenant occupied”.....up to 100 units +
- Brownstones, Brick/Apartment Buildings, Condominiums, Co-ops, Garden Style Apts
- Building must be 50% residential to qualify
- NO Minimum Premiums
- TERRITORY...All of New York (x-Bronx & Staten Island unless part of larger schedule), NJ, CT, RI, MA
- 3 Year Policy: IF building is 1-30 residential units
- 1 Year Policy: IF building is 31-100 units or more
- Agreed Amount with Replacement Cost Coverage
- LEAD – “Silent” if built 1980 and after; Prior to 1980 – Condos and Coops....partial lead test required in common areas/units. Rental properties – Full lead inspection required for coverage. Inspection at Insured’s cost.
- “Silent” on Mold
- *New, Competitive Rates:* Brick/Joisted Masonry, Non-Combustible, Masonry Non-Combustible, Fire Resistive
- No Coastal Restrictions – Flood, Named Wind Storm, Earthquake up to \$5M
- Personal Property can be covered with Mysterious Disappearance, Theft On/Off Premises
- Floaters Available: Jewelry, Furs, Fine Arts, Silver, Musical Instruments, Camera, Bicycles
- Personal Liability – Owner Occupied Dwellings only
- Commercial General Liability limits from \$500,000 /\$1,000,000..... up to \$2,000,000/\$4,000,000.
- Multiple Location Schedules welcome with Per Location Aggregate Limit Coverage
- Commercial Umbrellas Available: \$5M up to \$100M (pricing from \$1,400 annually) – Follow Form LEAD and MOLD – must have underlying \$2M/\$4M with \$1M WDLL (or WDLL will be excluded)
- Additional Coverages: Water Damage Legal, Back Up Sewer & Drain, Building Ordinance, Commercial Crime, Hired & Non-Owned Auto, Directors & Officers, Fidelity/Employee Dishonesty.
- New Construction or Gut Rehabs.....must be 50% occupied within 6 months to qualify.
- Builders Risk coverage is available to our policyholders who wish to vacate/renovate.
- Package includes Property, Liability and Equipment Breakdown (B&M)

*Please visit our website for more information or to download our forms:
www.brownstoneagency.com Thank you. Laura Allocco*