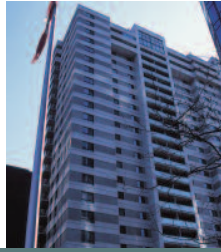




Habitational Real Estate Program



Few insurers know the Habitational Real Estate industry like GNY. For nearly 100 years, we've been insuring owners of apartment buildings, garden apartments, condominiums, co-ops, and active adult communities. That's why our Habitational Real Estate Program not only provides comprehensive property and liability coverages, but also builds in coverage enhancements particularly valuable for real estate owners.

About GNY

GNY Insurance Companies has been in continuous operation for nearly 100 years. With an A.M. Best rating of A+ Superior, GNY provides superior protection, broad coverage, and outstanding claim handling for our clients. Licensed throughout the United States, we are a Super Regional company with a focus on targeting businesses in New York, New Jersey, Pennsylvania, Massachusetts, Rhode Island, Connecticut, New Hampshire, Maryland, Virginia, Delaware, District of Columbia, Michigan, Illinois, Indiana, and Ohio.

Property Coverages

- Building Coverage
- Mechanical, Electrical, or Pressure System Breakdown
- Improvements and Betterments
- BPP Includes – Contents and Stock
- Business Interruption – ALS

Liability Coverages—Liability coverage provides protection to your business from a variety of claims, including Bodily Injury, Property Damage, Personal and Advertising Injury, and Medical Payments.

- Limits Available up to \$1,000,000 per Occurrence; \$2,000,000 Aggregate
- Medical Payments Available up to \$10,000
- Umbrella Limits to \$15,000,000

Real-Estate Enhancements—Package Enhancement with defined sub-limits in six coverage areas, including:

- Backup of Sewer and Drains
- Debris Removal
- Elevator Collision for Personal Property of Others
- Employee Dishonesty, Forgery, Money, and Securities
- Environmental Impairment
- Newly Acquired Real and Personal Property
- Ordinance or Law Coverage
- Pollution Cleanup

Optional Coverages

- Employment Practices Liability