



TARGET MARKETS

Upscale Residential Condominium & Cooperative Buildings

- High Rise Buildings (Up to 40 Stories)
- Mid-Rise buildings (6 to 20 Stories)
- 3 to 6 story buildings without elevator "Walk up" Style
- Classic Brownstone Residences
- Rentals

KEY HIGHLIGHTS

Our unique form offers leading edge coverage in the marketplace

- Property Limits up to \$150M
- Business Income - Actual Loss Sustained - coverage up to 24 months available
- For Buildings, Extended Replacement Cost endorsement of an additional 25% of the building value is available
- Equipment Breakdown Coverage is available for an additional premium
- Flood, Earthquake and Ordinance or Law coverages are available for an additional premium.
- We offer a comprehensive Cyber product for an additional premium.

HABITATIONAL INSURANCE

SUMMARY OF COVERAGE

The following is an illustration of how our enhancement endorsement increases coverage provided by the ISO form.

BUILDING AND PERSONAL PROPERTY COVERAGE FORM/ CONDOMINIUM ASSOCIATION COVERAGE FORM	Coverage Amount
Bridges, Roadways, Walks, Patios or Other Paved Surfaces	Covered for Specified Perils
Foundations of Buildings, Structures, Machinery or Boilers	Covered for Specified Perils
Underground Pipes, Flues or Drains	Covered for Specified Perils
Debris Removal	\$500,000/\$1,000 for trees
Fire Department Service Charge	\$25,000 (no deductible)
Pollutant Cleanup & Removal (land and water)	\$250,000
Electronic Data	\$1,000,000
Accounts Receivable (including credit cards)	\$1,000,000
Money & Securities (inside premises/outside premises)	\$25,000/\$15,000
Money Orders & Counterfeit Paper Currency	\$5,000
Forgery & Alteration	\$100,000
Computer Fraud and Funds Transfer Fraud	\$100,000
Utility Services – Direct Damage	\$1,000,000
Employee Theft	\$100,000
Valuable Papers & Records	\$1,000,000
Outdoor Property	\$500,000/\$2,500 per tree
Awnings or Floor Coverings	Settled at Replacement Cost
Appliances	Settled at Replacement Cost
Outdoor Equipment or Furniture	Settled at Replacement Cost
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM	
Distance	Distance extended to 1,000 feet
Civil Authority	Coverage up to 60 consecutive days
Extended Business Income - Rental Value	Consecutive days increased to 180
Utility Services – Time Element	\$1,000,000
Pollutant Cleanup and Removal	\$10,000
Lost Lease Coverage – Lessors Interest	12 months or \$250,000 (whichever is less)
CAUSES OF LOSS - SPECIAL FORM	
Water Backup, Underground	Covered
Leaks from Plumbing, Heating, Air Conditioning	Covered
Voluntary Parting of Property By Fraudulent Scheme, Trick, etc.	Covered
Limited Coverage for “Fungus”, Wet Rot, Dry Rot and Bacteria	\$25,000
GENERAL LIABILITY	
Damage to Premises Rented to You	\$300,000
Blanket Additional Insured - Managers or Lessors of Premises	Included
Blanket Additional Insured - Lessors or Leased Equipment	Included
Blanket Additional Insured - Vendors	Included
Blanket Additional Insured - Mortgagees, Assignees & Receivers	Included
Definition of Bodily Injury	Includes mental anguish resulting from physical injury, sickness or disease

Disclaimer: this literature is descriptive only. Actual coverage is subject to language of the policies as issued and may vary by state.

ABOUT CLERMONT SPECIALTY MANAGERS

Clermont was organized in 1986 as the Habitational Insurance Division of Firemen's Insurance Company of Washington, D.C., to provide package policies for upscale condominiums and cooperative apartment buildings in New York City.



Today Clermont is an insurance provider that offers its customers commercial Multi-Peril coverage, including Systems Breakdown, Mono-line General Liability (for the habitational segment) and Umbrella (for the restaurant segment).

RATING HIGHLIGHTS

Clermont Specialty Managers underwrites on behalf Admiral Indemnity Company and Clermont Insurance Company, both rated A+ (Superior) Financial Size Category XV by A.M. Best Company and are both member companies of W. R. Berkley Corporation.

CLAIMS HANDLING

Our claim operation is staffed with seasoned dedicated professionals. We uphold a standard of prompt and fair settlement of claims and treat our insureds and their brokers in a partnership like matter.

Our success is attributed to our areas of expertise and familiarity with the nuances of our core book and our close relationships with our clients. We know the jurisdictions in which we operate and are well acquainted with the role of the client in a claim situation. We seek every effort to make the claim process as seamless as possible to fully protect your interest.

ABOUT W. R. BERKLEY CORPORATION

W. R. Berkley Corporation, founded in 1967, is one of the nation's premier commercial lines property casualty insurance providers. Each of the operating units in the Berkley Group participates in a niche market requiring specialized knowledge about a territory or product. Our competitive advantage lies in our long-term strategy of decentralized operations, allowing each of our units to identify and respond quickly and effectively to changing market conditions and local customer needs.

This decentralized structure provides financial accountability and incentives to local management and enables us to attract and retain the highest caliber professionals. We have the expertise and resources to utilize our strengths in the present environment, and the flexibility to anticipate, innovate and respond to whatever opportunities and challenges the future may hold. For more information about W. R. Berkley Corporation please visit www.wrberkley.com.

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.