

# Preferred Package Coverage

We offer the comprehensive coverage that midand large-sized property owners and managers need. Our coverage now features expanded terms and conditions for preferred properties across the country (check with your AmTrust representative for current state availability).



# **Our Focus**

property owners and managers



\$24.8 Billion

in total assets



\$3.5 Billion

in GAAP surplus capital

877.528.7878 www.amtrustfinancial.com

#### **Preferred Classes of Business**

- · Apartment Buildings
- Condominiums and Cooperatives
- Retail Centers
- Office Buildings
- High-Rise Buildings up to 30 stories
- Fully sprinklered non-combustible or better construction up to \$100 million amount subject
- Fully sprinklered frame construction up to \$40 million amount subject
- Effective age of up to 25 years
- Includes eligible properties that may have saunas, steam rooms, pools or daycare facilities

## **Commercial Property Coverage**

(also available on a monoline basis)

- Building, Business Personal Property and Business Income/Loss of Rents
- ISO Special Causes of Loss Form
- Equipment Breakdown

#### **Property Expanded Coverage Endorsement**

The Platinum Preferred Risk form provides at least 34 additional or enhanced coverages and limits, plus an additional 11 business income coverages and limits such as:

- Newly Acquired or Constructed Property \$2,000,000 building/\$1,000,000 contents for 180 days
- Ordinance or Law Coverages B and C up to \$10,000,000
- Debris Removal \$2,500,000
- Sewer, Drain or Sump Discharge \$250,000
- Water Seepage \$25,000
- Fungus, Wet Rot or Dry Rot \$100,000
- Tenant's Liability for Damaged Property \$25,000
- Fine Arts \$100,000
- Business Personal Property Expanded Premises (1,000 feet)
- Business Income/Loss of Rents Expanded Coverages Option
- Extended Business Income/Loss of Rents 365 days
- Dependent Properties \$250,000
- Spoilage \$50,000
- Identity Recovery (optional)

## **Optional Property Coverage**

- Flood up to \$10 million in lower hazard flood zones
- Earthquake up to \$10 million in lower hazard earthquake zones
- EQSL up to \$10 million in any earthquake zone

AmTrust is AmTrust Financial Services, Inc., located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its affiliated property and casualty insurance companies. Consult the applicable policy for specific terms, conditions, limits and exclusions to coverage. For full legal disclaimer information, including Texas and Washington writing companies, visit: www.amtrustfinancial.com/about-us/legal-disclaimer.



### **Comprehensive General Liability Coverage**

- Limits of \$1 million per occurrence/\$2 million general aggregate
- Products/Completed Operations aggregate of \$1 million
- ISO General Liability forms
- Lead coverage available based upon underwriting review

### **Optional General Liability Coverage**

- Hired and Non-Owned Automobile
- Employee Benefits Liability
- Employment Practices Liability
- General Liability Expansion Endorsements

# The AmTrust Advantage AmTrust *Online*

Easy, 24/7/365 access for agents and clients to:

- Bind coverage same day as quote
- View details of policies and claims
- · Pay premium

#### **Extensive Loss Control Services**

We specialize in risk management solutions and are dedicated to helping mitigate losses. Whether you require safety and loss prevention assistance, underwriting support, risk management and administration, auditing or inspection, we offer the individualized attention property owners and managers deserve.

#### Flexible Payment Options and Plans

- AutoPay direct debit/EFT
- Credit card online or by phone
- Check pay by mail, online or by phone
- Flexible payment plans please contact your sales representative or customer service at 877.528.7878

**Your Success is Our Policy®** 

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