



WILLIS HRH PROPERTY MANAGERS ELITE PROGRAM

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www.willis.com

COMPREHENSIVE. COMPETITIVE. EXCLUSIVE.

The Willis HRH Property Managers Elite Program (PMEP) is an exclusive insurance program designed to meet the needs of commercial real estate owners and property managers, including residential multi-unit owners and real estate developers.

This package policy meets or exceeds most current coverages in the marketplace and is available only through Willis HRH.

ELIGIBILITY

The PMEP provides comprehensive, long-term, cost-effective coverage for the following risks:

- Lessors' properties that may include commercial offices, warehouses and industrial buildings
- Multi-unit apartments
- Condominiums
- Shopping centers and malls
- General Liability for property developers (no direct construction operations)



WillisHRH



AVAILABILITY

The program is available to any eligible organization domiciled or with at least 75% of their properties in Delaware, District of Columbia, Illinois, Indiana, Maryland, New Jersey, New York (excluding New York City), North Carolina, Ohio, Pennsylvania, Tennessee and Virginia.

PROGRAM HIGHLIGHTS

- Coverage written through an A.M. Best A rated admitted carrier
- Monoline Property or General Liability available
- Coverage written on a commercial package policy
- Installment billing available
- Broad real estate appetite
- 24/7 claims reporting
- Loss prevention services available

KEY PROPERTY COVERAGES

- Blanket limits provided by location, including Business Income and Extra Expense
- Comprehensive Property enhancement with many coverages not available from other carriers
- Flood and Earthquake endorsement for sublimits up to \$5 million
- Building Law and Ordinance coverage, including Demolition and Increased Cost of Construction
- Extended Replacement Cost coverage (Margin coverage)
- Equipment Breakdown
- Water and Backup of Sewer and Drain

KEY GENERAL LIABILITY COVERAGES

- Aggregate limit three times occurrence limit
- Enhanced Liability coverage form
- Aggregate limits written per location
- Broad definition of Discrimination coverage
- Blanket additional insured and broad named insured endorsements
- Employee benefits



ADDITIONAL COVERAGES, EXCLUSIONS AND LIMITATIONS

- Garage Keepers Legal and Hired & Nonowned Auto available
- Crime and Inland Marine
- Mold coverage is excluded under General Liability; \$25,000 limit under Property
- Coverage may be restricted in coastal areas or in locations in or near flood zones
- Asbestos and lead exposures excluded

PROGRAM SERVICES

The PMEPP provides the following loss control services to our clients at no additional cost:

- Property inspections are provided by Direct Loss Control Services (www.directlcs.com). DLC is directed by a core of experienced loss control consultants. All inspectors are trained residential and commercial inspectors and are licensed in states where required.
- A Property and Liability Claim Service Team is assigned to each account and is available to discuss the status of your claims through your insurance broker.

CONTACTS

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