

EXCESS & SURPLUS LINES



REAL ESTATE / HABITATIONAL INDUSTRY



TOKIO MARINE
SPECIALTY

TMSIC.com

REAL ESTATE/HABITATIONAL INDUSTRY

Tokio Marine Specialty will selectively entertain real estate and habitational exposures that require a unique approach toward the business. Accounts selected will encompass superior characteristics including fire/life safety standards, loss control/mitigation standards, and those willing to partner with Tokio Marine Specialty in controlling both the frequency and severity of liability claims.

HABITATIONAL

Target Classes

- Condo Associations
- Single family Dwelling Portfolios
- Real Estate Investment Trusts (REIT)

Unacceptable Classes

- Apartment Building Owners and Managers
- Cooperative Apartments
- Condominiums (may be eligible for mono-line property)
- Property coverage on Frame or Joisted Masonry apartments
- Timeshares
- Group homes
- Co-housing
- Rooming & Boarding houses
- Homeless shelters
- Assisted living (may be eligible for mono-line property)
- Hope IV programs
- Independent living (may be eligible for mono-line property)

VACANT PROPERTIES

Target Classes

- New construction that is not yet occupied
- New property acquisitions
- Real estate development property not yet under construction
- Foreclosed vacant properties
- Properties available for lease, not yet occupied
- Buildings awaiting renovation

Unacceptable Classes

- Sites or buildings with known pollution exposures
- Parks
- Urban vacant lots
- Lots used for local RV recreational activities
- Lakes or ponds
- Condemned buildings (unless there is an acceptable plan for demolition to occur within a short period of time. Property coverage is not available on condemned buildings)

COMMERCIAL OFFICE BUILDING

Target Classes

- Parking lots/garages
- Combined office/retail/Mixed use

Unacceptable Exposures

- Non-sprinklered over 5 stories
- Existing mold & asbestos issues

OWNERS INTEREST / PROJECT SPECIFIC PLACEMENTS

Target Classes

- Apartment Construction

Unacceptable Classes

- Condominium Buildings
- Residential Developments

Coverages/Capacity

General Liability

- Commercial General Liability or Products only \$1M each occurrence
- Per Location Aggregate
- Host Liquor coverage
- Additional insured by written contract

Property

- Commercial property coverage up to \$10M per risk
- Ability to write coastal risks including wind & hail coverage (depending on state and distance to coast)
- Equipment breakdown available as optional coverage
- Property Enhancement Endorsement available including Money & Securities, Backup of Sewers and Drains, and other additional coverages

Environmental – Up to \$25M in limits

Excess Casualty – Up to \$25M in limits

(Supported and Unsupported)

Financial Security

- A.M. Best rated A++
- Standard & Poor's assigned A+

Services

- Risk Management Services

ABOUT US

Company Profile

Tokio Marine Specialty Insurance Company (TMSIC) is an Excess & Surplus lines commercial insurance carrier serving specialized industries in all 50 states, Washington, D.C., and the U.S. Virgin Islands. TMSIC is a member of Tokio Marine Group. Based in Japan, Tokio Marine Group has more than 30,000 employees in 39 countries, and is ranked within the Top 20 life/non-life insurance company groups in the world based on market capitalization.

TMSIC is also an affiliate of Philadelphia Insurance Companies (PHLY). For over 50 years, PHLY has offered specialized Property & Casualty and Professional Liability products for niche markets nationwide. TMSIC and PHLY share ratings of "A++" (Superior) from A.M. Best Company and "A+" from Standard & Poor's. TMSIC was created in 2012 to serve as the Excess & Surplus lines platform for all Tokio Marine Group subsidiaries operating in North America, including PHLY.

Tokio Marine Specialty Industries

Contractors
Environmental
Hospitality
Manufacturing
Real Estate/Habitational
Retail
Excess Coverage

SURPLUS LINES BROKERS CONTACT US

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Tokio Marine Specialty Insurance Company, a member of the Tokio Marine Group, is an authorized excess and surplus lines insurance carrier in all states and D.C. Tokio Marine Specialty Insurance Company is not licensed or admitted in any jurisdiction except Delaware where it is a domestic insurer licensed to write surplus lines. Surplus lines companies do not participate in state guaranty funds in any jurisdiction, except New Jersey, and thus, surplus lines insureds are not protected by those funds. © 2018 Tokio Marine Specialty Insurance Company, All Rights Reserved.

To Be a **Good Company**

