



## Real Estate

Real Estate is a highly specialized field and risks in this space are significant. Our team of brokers has dedicated expertise and decades of experience in the real estate sector to ensure that properties from residential to commercial are protected from every potential exposure.

### Types of Companies

- Commercial
- Industrial
- Investor
- Land
- Property Management
- Residential

### Key Risk & Insurance Components

- **Property** is the biggest concern. Exposures primarily stem from wiring, plumbing, and heating units. Catastrophe modeling is typically required in order to assess the likelihood of losses from natural disasters, including, but not limited to, flood, earthquake, and wind.
- **Premises Liability** exposure can be high due to the number and type of tenants and visitors on premises.
- **Business Income and Extra Expense** exposures are high as recovering from a loss could require a lengthy time to rebuild a facility and restore brand and reputational risk.