

# Primary General Casualty Real Estate

Selling, leasing, developing or managing commercial property exposes firms to potential liability and workers' compensation claims. Protecting the balance sheet from the shock of an unexpected occurrence is not only mandatory – it's essential to the firm's financial sustainability.

Starr's Real Estate risk solutions are designed with the client in mind. We know every situation is unique, so we offer guaranteed cost and loss sensitive programs, with the option of deductibles or self-insured retention structures. Site Pollution and Kidnap, Ransom and Extortion coverages are also available.

Know your vulnerability and take steps to mitigate your risk with the help of Starr's Loss Control specialists. Our team is available to consult with insureds before and after incidents at no additional charge.

Whether you're building or managing a portfolio of assets, reach out to Starr.

## Target Risks

- Commercial Real Estate
- Property Management
- Real Estate Agents/Brokers
- Commercial Real Estate Development
- Industrial Real Estate
- Company Revenues of \$15M-\$400M

## Coverages Available

### General Liability

- Limits up to \$2M/\$4M/\$4M available
- Guaranteed Cost and Loss Sensitive program structures available

### Workers' Compensation

- EL Limit up to \$2M available
- Guaranteed Cost and Loss Sensitive program structures available

### Commercial Auto Liability

- Limits up to \$2M combined single limit available
- Guaranteed Cost and Loss Sensitive program structures available

## Coverages Available (continued)

### Site Pollution Liability

- Limits up to \$25M available, multi-year policies available
- Deductible or Self-Insured Retentions available
- Coverage can include 3<sup>rd</sup> Party Bodily Injury/ Property damage and On-Site/Off-Site Cleanup Costs for a wide variety of Pollutants including Mold, Legionella, and other airborne and waterborne substances.

### Kidnap, Ransom and Extortion

- Limits up to \$25M available, up to 3-year policies available
- Coverage provided on a guaranteed cost basis
- Coverage can include Ransom Monies, Consultant and Advisor Costs, Judgements, Settlements, Defense Costs, and Covered Expenses
- Consulting Costs provided in-addition to Limits
- Crisis Containment

## Loss Control

- In-house loss control consultants and a network of industry-specific third-party vendors available to Starr Policyholders
- Pre-Incident Consulting provided at no additional charge when Crisis Containment and/or Kidnap, Ransom and Extortion coverage is purchased

Reach out to Starr for more information on how a Starr solution can work for you:

Contact our Commercial General Casualty team at [CommercialGeneralCasualty@starrcompanies.com](mailto:CommercialGeneralCasualty@starrcompanies.com) or visit [www.starrcompanies.com/insurance/cgcoverview](http://www.starrcompanies.com/insurance/cgcoverview).

Coverages described herein are underwritten by Starr Indemnity & Liability Company, Starr Surplus Lines Insurance Company or Starr Specialty Insurance Company.

The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes and does not provide any guidance regarding coverage that may or may not be available under this policy as respects any claim. Any Policy issued by Starr Companies will contain limitations, exclusions and termination provisions. Not all coverages are available in all jurisdictions. For costs and complete details of specific policy coverage, please contact the insurance professional above.