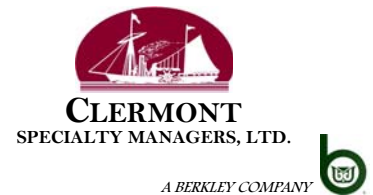


# Rental | INSURANCE



Clermont Specialty Managers, Ltd. is a leading underwriter of insurance for Rental Apartment Buildings



## TARGET MARKETS

- Upscale Rental Apartments
- Predominantly Residential
- Minimal Other Occupancies
- Mirrors Condos and Coops in terms of risk qualifications

## KEY HIGHLIGHTS

- Our unique SP 109 Endorsement offers leading edge coverage in the marketplace
- We provide a \$5M blanket limit for Increased Cost of Construction & Demolition Cost and \$5M limits for Flood and Earthquake & Volcanic Eruption coverages
- Provides up to \$250K in Tenant Move Back Coverage,
- Provides up to \$250K in Lost Lease Coverage.
- Provides up to \$10K in Lost Key Coverage
- If Coverage for Business Personal Property of the Insured is provided, the enhancement provides up to \$25k in coverage for Property of Others
- Business Income – Actual Loss Sustained – coverage up to 24 months available
- Provides up to \$1M in coverage for Leasehold Interest Improvements and Betterments
- Systems Breakdown is available for an additional Premium.

**Disclaimer:** *This literature is descriptive only. Actual coverage is subject to language of the policies as issued.*



## ABOUT CLERMONT SPECIALTY MANAGERS. LTD.

Clermont was organized in 1986 as the Habitational Insurance Division of Firemen's Insurance Company of Washington, D.C., to provide package policies for upscale condominiums and cooperative apartment buildings in New York City. Over the years, the core book of business has expanded into workers' compensation coverage for these businesses as well as package policies and workers' compensation for similarly upscale restaurants.

Today, Clermont is an underwriting manager that provides its customers with 'one-stop shopping' for commercial multi-peril, including systems breakdown (B&M), monoline general liability, umbrella and workers' compensation.

## RATING HIGHLIGHTS

Clermont Specialty Managers underwrites on behalf of Admiral Indemnity Company and Clermont Insurance Company, both rated A+ (Superior) Financial Size Category XII by AM. Best Company and both member companies of W. R. Berkley Corporation.

## CLAIMS HANDLING

Our Claim Operation is staffed with seasoned dedicated professionals. We uphold a standard of prompt and fair settlement of claims and treat our insureds and their brokers in a partnership like manner.

Our success is attributed to our areas of expertise and familiarity with the nuances of our core book and our close relationships with our clients. We know the jurisdictions in which we operate and are well acquainted with the role of the client in a claim situation. We make every effort to make the claim process as seamless as possible and take every step to fully protect your interest. We have not forgotten that this is still a service industry.



## ABOUT W. R. BERKLEY CORPORATION

W. R. Berkley Corporation, founded in 1967, is one of the nation's premier commercial lines property casualty insurance providers. Each of the operating units in the Berkley group participates in a niche market requiring specialized knowledge about a territory or product. Our competitive advantage lies in our long-term strategy of decentralized operations, allowing each of our units to identify and respond quickly and effectively to changing market conditions and local customer needs.

This decentralized structure provides financial accountability and incentives to local management and enables us to attract and retain the highest caliber professionals. We have the expertise and resources to utilize our strengths in the present environment and the flexibility to anticipate, innovate and respond to whatever opportunities and challenges the future may hold. For more information about W. R. Berkley Corporation please visit [www.wrberkley.com](http://www.wrberkley.com).