

REAL ESTATE OWNERS PROPERTY PROGRAM

The **risksmith** Real Estate Owners Property Program forges solutions for real estate owners' unique property exposures.

- **Industry-leading and time-tested policy forms** cover the full spectrum of exposures that potentially impact day-to-day operations. Coverages can include: building coverage, improvements and betterments as well as potential lost income.
- **Broad, Industry-specific coverages to protect your interests** – claim preparation expenses, expediting expenses, Blanket Additional Insureds, Blanket Waiver of Subrogation, as well as coverage for off-site storage, property in transit, ingress/egress, and Ordinance and Law.
- **Minimum Deductibles:** \$5,000 for AOP; \$25,000 for Flood and Earthquake
- **Minimum Premium:** \$10,000



About the Underwriter:

Chadd Folkes, President of Inland Marine at **risksmith**, is an 18-year insurance underwriting veteran and an expert in the Real Estate Owner sector. Via his extensive broker-relationships, his long-term clients include over 20 large investment groups with values in excess of \$500M. Chadd built and led the REO underwriting team at Endurance Specialty (Sompo International), and also brings to bear hands-on experience in both real estate and home construction and remodeling.

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