

# Zurich E&S Professional Liability

## Real Estate Developers E&O



### New Offering:

Professional Liability coverage for non-integrated Real Estate Developers exclusively for Zurich's Wholesale Broker partners in the E&S market space.

Real Estate Developers E&O is part of Zurich E&S' holistic approach to addressing real estate professional exposures.

This new coverage offering includes policy forms written on a nonadmitted basis and is available solely to wholesale brokers.

**For solutions that meet your client needs, please contact the following members of our E&S team:**

#### Contacts

Carrie Goesel  
Head of E&S Financial Lines  
Zurich E&S  
630-248-9624  
carrie.goesel@zurichna.com

Stephen Pannucci  
Head of E&S Professional Liability & Cyber  
Zurich E&S Financial Lines  
617-699-3391  
stephen.pannucci@zurichna.com

Ronald Beauregard  
Head of Distribution  
Zurich E&S  
917-363-7840  
ronald.beauregard@zurichna.com

Please send all Professional Liability and Cyber submissions to the following mailbox for clearance:

ZurichEnS.plandcyber.Subs@zurichna.com

Please continue to copy your assigned underwriter on the submission.

### COVERAGE HIGHLIGHTS

#### Bespoke Real Estate Developer Services Endorsement to address:

- Third Party Claims from negligent project implementation or oversight
- Real Estate Market exposures such as the management of acquisition, improvement, and transactions of real property
- Supply, logistic, labor and construction delays that are the result of an error in professional services

#### Extensive definition of Professional Services including:

- Real Estate Development Services
- Real Estate Agent/Broker Services
- Real Estate Consulting Services
- Notary Public Services
- Title Insurance Agent Services
- Escrow Agent Services
- Property Management Services

#### Bodily Injury / Property Damage

BI/PD coverage stemming from real estate developer, real estate broker or property manager services.

#### Sub-limited coverage available for:

- ADA Discrimination Claims
- Failure to Disclose Pollutants Claims
- Fair Housing Discrimination Claims
- Lockbox Claims
- Open House Claims

#### Combined coverage solution available for fund and asset management exposures:

Real Estate Developers professional services coverage can be integrated with coverage for advisors and fund managers through our Zurich Asset Management Solutions (ZAMS) policy.

This solution addresses the breadth of exposures for multi-faceted RE firms.



#### Target Appetite: Non-integrated real estate developers focusing on:

- Retail
- Warehousing
- Mixed use commercial real estate
- Habitational risk such as apartments, dorms
- New development and/or renovations/conversions

#### Out of Appetite:

- Real Estate Developers with in-house design and construction capabilities
- Town homes, condos, and development of multi owner resident dwellings

#### Capacity:

- Limits up to \$5M USD
- Primary or excess
- Wholesale only class specific professional services endorsements

## Zurich

1299 Zurich Way, Schaumburg, IL 60196-1056  
800 982 5964 [www.zurichna.com](http://www.zurichna.com)

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