

Risk Purchasing Group Umbrella Checklists



Real Property

Habitational exposure, incidental merc allowed – \$75 Mil limit
Writing in NY, NJ, CT, MA, PA, OH, MI, IL, GA, CA, NC, CO, TX, AL

- Need Acord Applications
- Underlying carrier(s) must be A7 or better, Per Location General Aggregate required
- Underlying GL must have \$1,000,000/\$2,000,000/\$1,000,000
- Submission should indicate any merc occupancy - if so, outline what the occupancies are and the square footage for each
- Include a named insured schedule for each respective location/exposure
- 3-5 years GL loss runs for new and renewal
- Include a description of losses over \$25K including which location applicable to and remedy to prevent future losses of similar nature
- Hired and Non-Owned auto liability (1 Mil limit) must be included as underlying coverage

Real Restaurant

Designed for white tablecloth and family style restaurants
No Bars or Taverns – 25 Mil limit (separate supplemental application required for each location)
Writing only in NY and NJ

- Need Acord Applications
- Underlying carrier(s) must be A7 or better
- Underlying GL must have \$1,000,000/\$2,000,000/\$1,000,000
- Must know underlying premiums (need combined GL, Auto, and Liquor Premium for rating purposes)
- 3 - 5 years GL loss runs for new and renewal
- Hired and Non-Owned auto liability (1 Mil limit) must be included as underlying coverage

Commercial Program

Designed for strip shopping centers, warehouses, and office buildings no higher than 15 stories – 25 Mil limit separate supplemental required for each location
Writing in NY, NJ, CT, MA, PA, OH, MI, IL, GA, CA, AL, NC, CO, TX, AL

- Need Acord Applications
- Underlying carrier(s) must be A7 or better, Per Location General Aggregate required
- Underlying GL must have \$1,000,000/\$2,000,000/\$1,000,000
- Location schedule/named insured schedule
- If location consists of strip shopping center, we must have a list of tenants
- If location is an office building, need to know how many stories. If over 8, must have details on life safety features of the building
- 3 - 5 years GL loss runs for new and renewal
- Hired and Non-Owned auto liability (1 Mil limit) must be included as underlying coverage

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