



REAL ESTATE & HOSPITALITY Umbrella Program

BRITE INSURANCE AGENCY, INC.

Eligible Classes:

- Apartments
- Hotels / Motels
- Light Industrial
- Office Buildings
- Office Condominiums
- Shopping Centers
- Strip Malls
- Timeshares
- Warehouses

Community Associations Eligible Classes:

- Condominium Associations
- Cooperatives
- Homeowners Associations (HOAs)
- Master Associations
- Planned Unit Developments (PUDs)
- Property Owners Associations
- Townhome Associations

Products:	Umbrella
Limits:	\$1MM to \$100MM
A.M. Best Rating:	"A" Rated Carriers / Admitted Paper
Required Underlying Rating:	B++ / VI Or Better
Available "Follow Form" Coverages:	Automobile Liability Employers Liability Employee Benefits Liability Liquor Liability D&O (For Community Associations)
Special Features & Coverages:	Defense Costs Outside the Limits No Shared Limits – Each Insured Receives its Own Policy & Policy Number No Exclusion for Real Estate Manager Aggregates Per Location
Applications:	Available at www.gny.com
Territory:	All 50 States
Volume Commitment:	None

Please see quotes and policies for exact terms, conditions, and exclusions. Coverage may vary from policyholder to policyholder, from product to product, and from state to state; therefore terms, conditions, and exclusions of a given policy may not comport with the general information presented in this flyer.