

MIDDLE MARKET

Insurance for Real Estate Owners and Managers

Allianz understands the risks of owning and managing commercial property.

We can offer coverage specifically tailored to the real estate industry. And our customized risk management solutions help your clients protect their assets, improve operations and control costs.

Broad risk appetite

These appetite guidelines indicate our general risk preferences to help you better qualify business opportunities with Allianz. Our appetite includes the following for the real estate industry:

Commercial real estate

Real estate owners and managers, including retail, office and industrial buildings

Residential real estate

Condominium owners' associations and property managers

Coverage highlights

Our coverages and services for your middle market clients go beyond basic insurance to protect property owners and managers before, during and after a loss. Our industry-leading middle market products include

- General liability
- Property
- Automobile
- Workers compensation
- Umbrella/Excess
- Inland marine
- Global ambassador (DIC/DIL)
- Foreign exporters package

Not in appetite

- Frame apartments
- Senior living, assisted living, student housing



Standard & Poor's

AA

A.M. Best

A+

Specialty coverage tailored for real estate owners

Allianz offers state-of-the-art real estate coverages and services, including:

Contract cancellation

Covers a property manager's income if their client cancels the contract after a covered loss.

Crisis management

Pays for the services of a professional public relations firm to manage communications for up to 60 days after a covered event, including lost income and extra expenses related to the crisis.

Data compromise

Pays for legal review and forensic research to determine the cause and scope of stolen or compromised personal information. The coverage also includes notification and remediation services for affected individuals.

General liability aggregate limit per location

Provides separate liability limits for each site.

Green-Gard® building coverage

Provides coverages for certified green buildings with features such as solar panels and vegetated roofs, including an option to rebuild at one certification level higher following a loss. With our Green upgrade coverage, policyholders can also repair traditional buildings using eco-friendly materials and equipment.

Loss avoidance

Pays up to \$10,000 for precautionary measures to help mitigate a loss, such as boarding up windows and doors before a hurricane.

Lost lease

Protects a property owner's income for up to 12 months beyond the period of restoration after a major loss if tenants cancel their lease and replacements cannot be found.

Realty tax assessment

Reimburses your client for up to \$100,000 for the cost of increased taxes due to reassessment after construction, repair or rebuilding after a covered loss.

Tenant move-back expenses

Pays the expenses of moving back commercial tenants who temporarily vacate your client's building. The vacancy must occur because the building cannot be occupied due to a covered loss or damage.

Triple net coverage

Protects the property owner from loss when tenants fail to adequately insure the building as required by their leases.

Umbrella and excess coverage

Provides umbrella capacity up to \$25 million.

Wrongful eviction of a corporation

Extends liability coverage to respond to an allegation of wrongful eviction of a corporation as well as natural persons.

About Allianz

Allianz Commercial is the Allianz center of expertise and global carrier for insuring mid-sized businesses, large enterprises and specialist risks. Powered by the people, financial strength, and network of the world's leading insurance brand, we help our customers prepare for what's ahead.

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