

HABITATIONAL RISKS

RISE is a Habitational MGU serving agents in select states. Our liability focus and preventative risk management approach makes RISE an excellent addition to your habitational risk offering.

WHAT WE WRITE

- Real Estate Property Owners/Landlords
- Real Estate Developers (excluding construction operations)
- Real Estate Property Managers
- Apartments (including low-income, subsidized, section 8, section 42)
- Condos & Co-Ops
- Townhome Associations
- Senior & Retirement facilities (no assisted living providing medical services)
- Commercial Lessors Risk Locations
- Shopping Centers & Strip Malls
- Light Industrial facilities
- Office Condominiums
- Warehouses
- Parking Garages (in conjunction with residential/living facilities)

WHAT WE EXCLUDE

- Student housing
- Senior housing that provides medical care/services
- Section 8 housing that exceeds 25% of the total portfolio
- Hotel or Transitional Housing

AVAILABILITY

- NY & NJ – Admitted/E&S; All other States E&S (AL, AZ, CA, CT, FL, GA, LA, MA, NC, NM, PA, SC, TX & VA)

WHAT WE OFFER

ISO General Liability

- \$1MM per occurrence / \$2MM general aggregate (minimum)
- \$2MM per occurrence / \$4MM general aggregate (maximum)
- Excess Liability Limits: \$3MM
- Minimum Premium: \$200,000 in the 5 Boroughs for \$1/\$2/\$2 Limits; \$250,000 in the 5 Boroughs for \$2/\$4/\$4 Limits; \$150,000 Outside of 5 Boroughs

RISK MANAGEMENT SERVICES

RISE takes a holistic approach to risk management with expertise in loss control services and end-to-end claims management. We prioritize prevention services, core safety principles, and custom underwriting tools for rate development, predictive modeling, and data mining.

CONTACT US

Appointed agents and brokers should contact their underwriter. All others should contact Sean McDonnell, Chief Underwriting Officer, via Email: smcdonnell@tradesmanprogram.com or Phone: 716-361-9505.