Let our specialists help you close more real estate deals.

From concept to construction to property management, we've got the knowledge you need to navigate the unique risks and challenges of the real estate industry. Equipped with a full range of specialized insurance offerings, we can anticipate customer needs and provide total account solutions designed to help you win and sustain business.

Risk Engineering

Our skilled risk engineering team helps provide solutions focused on maintaining business continuity and improving operations including:

- Property risk engineering surveys, especially valuable for multi-tenant properties.
- IoT Water Sensor program that is eligible for Class A and B office risks and free of cost to the insured for the first year.
- Automatic sprinkler system and water supply evaluation.
- Roof inspection and maintenance program review.
- Electrical preventative maintenance review and evaluation.
- Slip, trip and fall assessments and mitigation.

Claims Service

Our specialized claims team has experience handling the unique needs and challenges of the real estate industry. We also offer 24/7 claims reporting, certified public accountants to support business interruption claims, knowledgeable advice on contractual risk transfer and investigative services to help eliminate fraud.

- **Dedicated property and liability claims specialists**, each with an average of 20+ years of experience.
- **Experienced property and liability large loss adjusters** who engage at a $100K loss threshold compared to $250K.

Flexible Property Products

- Property Choice® form with enhanced business income coverage for midsize real estate owners and managers.
- Property Elite and Property Elite Global form for businesses with large limits or more complex risks.
- Coverage solutions for: excess property, quota share, assumed reinsurance, manuscript forms and shared/layered.

The Hartford

General Liability Choice®

Helps provide broad coverage and bundled options including:

- Additional insured status is automatically granted when required under a written contract.
- Primary, non-contributory status for additional insureds with whom you agree in writing.
- Per location aggregate limits.
- Coverage for newly acquired or formed LLCs for up to 45 days.

Builder's Risk

We offer the capacity, broad appetite and coverage and service solutions to help protect contractors and owners from unique risks on both new projects and major renovations. This coverage features:

- Individual project capabilities in excess of $1 billion
- Cat. capacity available
- Master Builder's Risk Program
- Single projects
- 100% Total Project
- Quota Share Lead or Follow

Other Product Capabilities

- Cyber
- Error & Omissions
- Broad Directors & Officers protection
- Site Pollution Liability and more

Umbrella/Excess Liability

Up to $25 million capacity for General Liability, Auto, and Management and Professional Liability products.

Why The Hartford?

As a consistent, stable insurance leader, The Hartford has delivered on its promises for 200+ years. For that and more, we've been named one of the "World's Most Ethical Companies" by the Ethisphere Institute sixteen times.

2025 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE™

★★★★★

4.8 star claims and risk engineering experience*

200 Years

Experience insuring business

* Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

Learn more.

Call your local underwriter or visit **TheHartford.com/real-estate**

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