

Specialized coverage
for real estate
investment trusts.





Understanding how to protect Real Estate Investment Trusts (REITs) from the unique risks they face requires deep industry specialization and experience. At The Hartford, we have more than 25 years of leadership, underwriting and claims knowledge in the REIT segment.

Our long-standing commitment to REITs is reflected in our dedicated products, customized solutions, specialized underwriting team and experienced claims resources. We deliver market-leading insight, experience and solutions to address the Management Liability exposures REITs face.

By continuously monitoring regulatory and economic developments within the sector, we design innovative, risk specific solutions tailored to each client's needs. As an industry leader, The Hartford offers the breadth of products, talent and global reach to deliver coordinated solutions across product lines, providing broad protection for both P&C and Management Liability risks.

Specialized Coverage for Real Estate Investment Trusts (REITs)

- Market leader with more than 25 years focused on REITs and real estate segments
- REIT-specific D&O liability insurance policy
- Global multinational capabilities
- Complimentary Cybersecurity Consultation Resource provided by leading Cyber Security law firm
- Broad, customized coverage for REIT-related exposures
- Experienced underwriting and management team dedicated to REITs
- Dedicated in-house claims team experienced in complex, public D&O claims
- Enterprise solutions that complement D&O coverage, including Property, General Liability, Umbrella and Pollution

Target Sectors

- Publicly traded REITs across all industries and real estate classes
- REIT-specific coverage extensions for Green Bonds
- REIT-only non-securities entity coverage options
- Solutions for externally managed operations

Preferred Classes Include:

- Equity REITs
- Internally managed REITs
- Office, Industrial, Residential, Hospitality, Storage, Infrastructure, Data Centers, Timber, Cell Towers and Gaming
- Publicly traded on U.S. or Canadian exchanges



Coverage Highlights

- Dedicated primary D&O REIT form for publicly traded REITs
- Full limit coverage for regulatory investigations of the entity when concurrent with a securities claim
- Flexibility in choice of counsel (no panel requirements)
- Optional coverage for REIT non-securities claims and Regulation FD demands
- Market leading coverage in our recently filed and updated Public Company REIT D&O form (Premier Defense for REITs)

Primary and Excess Capacity Available For:

- D&O (ABC and A)
- EPLI
- Fiduciary
- Crime

Why The Hartford?

We're a reliable insurance leader with a solid history of superior ratings by A.M. Best, Moody's and S&P. We've delivered on our promises for more than 200 years, while being named one of the "World's Most Ethical Companies®"¹ by the Ethisphere Institute seventeen times.



4.8 star claims and risk engineering experience²



Experience insuring business

Learn more.

Explore more of our REIT coverage solutions at [TheHartford.com/resources-reits](https://www.TheHartford.com/resources-reits)



¹"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

² Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of May 2026.

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