

Commercial Property



Richmond National provides specialized coverage for a broad array of commercial property risks in the E&S marketplace throughout the United States. We offer All Risk coverage on a primary and excess basis.



Submission Address
cp@richmondnational.com

www.richmondnational.com/commercial-property/

Target Classes

Primary:

- Education
- Hotels/Motels
- Churches
- LRO - Retail
- Personal Repair Services
- Event Spaces
- Retail/Strip Shopping Centers
- Vacant Buildings

Excess:

- Apartments/Condominiums
- Real Estate Schedules
- LRO - Commercial/Industrial
- Light/Moderate Distributors and Mfg.
- Municipalities/Schools/Universities

Restricted Classes

- Food Manufacturing / Agricultural Risks (Poultry, Meat Packing / Processing)
- Foundries
- Growing Crops
- Highly Flammable or Reactive Chemical Distributors and Manufacturers
- Oil / Gas / Petrochemical
- Recycling, Tire Retreading
- Woodworkers
- Protection Classes - 9 & 10

Coverages

- "All Risk" including or excluding Earthquake and/or Flood
- **No wind** coverage offered in the following states:
Florida, Louisiana, Hawaii

Tier 1 & Tier 2

Maryland and North:

- Primary and Excess capacity
- No Frame/JM on a Primary Basis

South of Maryland:

- Excess capacity only for locations 25 miles or more from the coast.

Capacity

- Capacity of up to \$7,500,000 in house with the ability to write up to \$20,000,000 with facultative support for Primary/Ground Up and up to \$25,000,000 for Excess coverages
- Primary limits: Target risks with \$25,000,000 or less in TIV with 10 locations or less

Contact Us:

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Coverage availability varies by jurisdiction and may not be available in all jurisdictions.

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