



CORE PROGRAMS

COMMERCIAL INSURANCE
SOLUTIONS



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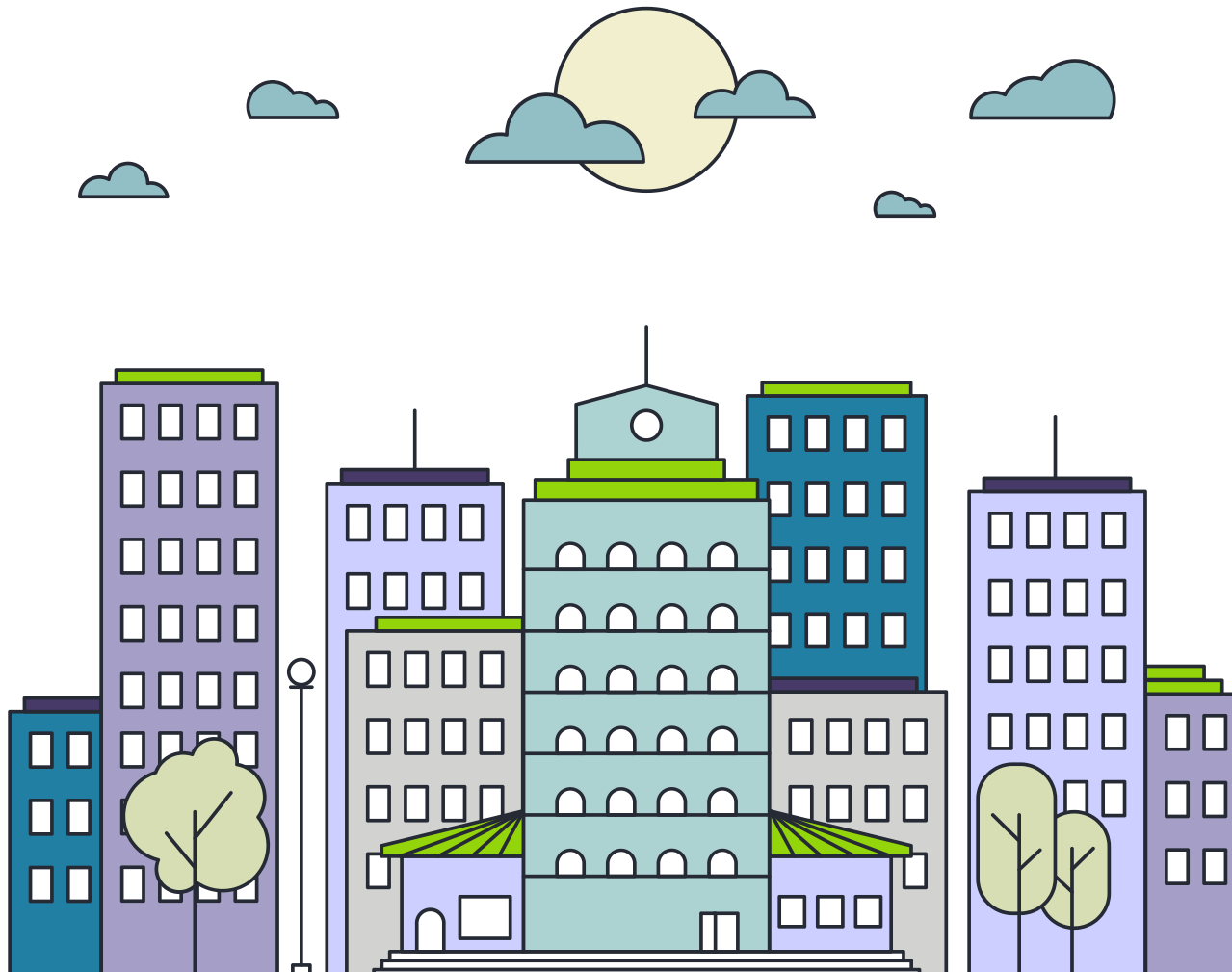
SECTION BREAKDOWN

01. About Us

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SECTION ONE

About Us



ABOUT US

Established in 2010 - We specialize in underwriting package policies for commercial real estate including habitation risks.



PROGRAMS

- Commercial Real Estate Program
- Coastal Package Program
- Condominium Program



HEADQUARTERS

44 Headquarters Plaza
North Tower, 4th FL
Morristown NJ 07960



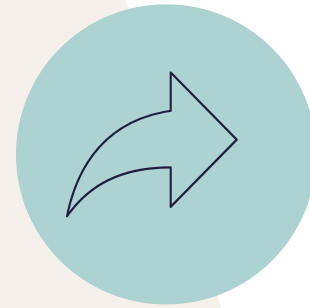
CONTACT

Toll Free: 855-791-5072
Main: 973.435.9556
Fax: 973.890.1188



SECTION TWO

Process





SUBMISSION PROCESS

Send submissions to: apps@core-programs.com.

Once the account is cleared, it is assigned to an underwriter. You will receive an acknowledgement advising who the underwriter is with corresponding contact information.

- 48 hour turn around time
- Underwriters work in effective date order
- Quote turn around time is contingent on the quality of information received
- Account on an underwriters desk within 24 hours of submission



QUOTING

What is needed to obtain a quote:



REQUIRED

- ACORD Form
- Core Programs Supplemental Application
- 4 Years Hard Copy Loss History
- SOV



OPTIONAL

- Photos
- Plot Plan
- Proof of Purchasing (new purchase)
- Financials

SECTION THREE

Programs



COMMERCIAL PACKAGE PROGRAM

COVERAGE LIMITS

- \$20 million per location

GENERAL LIABILITY

- \$1M/\$2M limits; Hired non-owned auto, stop gap, employee benefits

PROPERTY

- Special form, agreed amount, replacement cost; equipment breakdown, ordinance or law
- Flood - \$1M/\$25K deductible except zones A, V, AE x500 or Shaded X
- Earthquake - \$1M/\$25K deductible (not available in CA, WA, and New Madrid Fault)
- Property Broadening Forms A & B

COVERAGE TYPE

- Package: Property & General Liability
- Crime available
- Umbrella Coverage available except in CA

CARRIERS AND RATINGS

Coverage is written by carriers rated A- VIII or better by AM Best.



ELIGIBLE CLASSES



**Apartment Buildings
with or without retail**



**Residential
Condominiums, Co-ops,
Homeowners
Associations,
Townhomes with or
without retail**



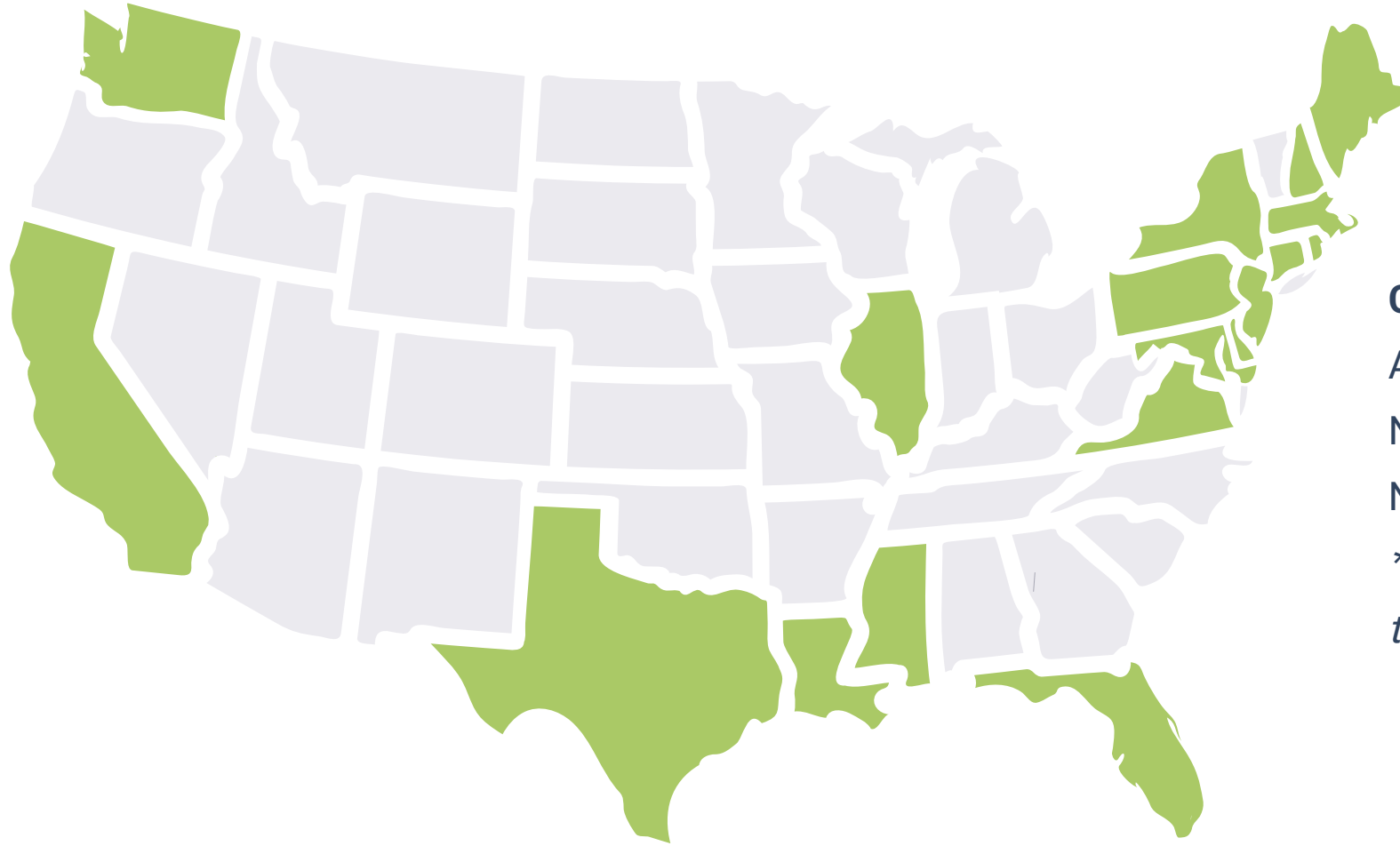
**Lessor's Risk: Office
Buildings, Shopping Centers
and Mercantile Buildings**



**Planned Unit
Developments**



COVERAGE BY STATE



COMMERCIAL PACKAGE (All Eligible Classes)

Admitted: CA, CT, NJ, MA, NY, IL, WA,

Non-Admitted: CT, DE, DC, IL, LA, MD, ME, MA, MS,
NH, NJ, NY, PA, RI, TX*, VA

**Coverage available with Wind/Hail in tier 1 and tier 2 counties only.*

SECTION FOUR

Forms + Underwriting



PROPERTY BROADENING FORMS



- Accounts Receivable: \$25,000
- Valuable Papers: \$25,000
- Business Income: \$25,000
- Property of Others: \$25,000
- Fine Arts: \$15,000
- Outdoor Signs: \$5,000
- Money & Securities: \$10,000
- Employee Dishonesty: \$25,000
- Food Spoilage: \$25,000
- Increased Cost of Construction: \$100,000
- Electronic Data: \$10,000
- Fire Department Service Charge: \$5,000
- Debris Removal: \$10,000
- Pollutant Clean Up: \$25,000
- Backup of Sewers: \$25,000
- Underground Irrigation System: \$25,000
- Newly Acquired Building: \$500,000
- Fire System Recharge: \$2,500
- Peak Season Increase: \$25,000
- Outdoor Property: \$100,000

UNDERWRITING

See our quick reference guide for more details



YES

- No age restriction
- All construction classes
- Up to 25 stories
- Senior complexes without services
- Greater than 75% occupancy rate
- Mixed use buildings
- Shock losses ok



NO

- | | |
|------------------------------------|---|
| • Aluminum wiring | • Armed security |
| • Wood shake roof | • Fuses |
| • High loss frequency | • Unfenced Pools |
| • No vacant buildings | • Above 10 stories, non-sprinklered |
| • More than 30% student housing | • Seasonal properties, times shares or vacation rentals |
| • Senior complexes with services | • Unacceptable fire modeling |
| • More than 30% subsidized housing | • More than 25% ground floor mercantile exposure |
| • Less than 75% occupancy rate | |



GET IN TOUCH



Questions? Contact your Marketing Rep or reach out to us below.
Also, more contact information is provided on page 2 of our Quick Reference Guide.



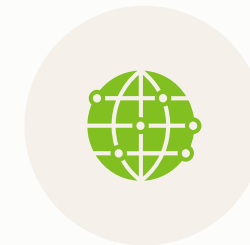
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WEBSITE

www.core-programs.com