

# GENERAL LIABILITY REAL ESTATE PROGRAM

EXCELLENT PROGRAM FOR HABITATIONAL  
ACCOUNTS WITH 1,000 OR FEWER UNITS

Clach Casualty Underwriting Managers ("Clach Casualty") offers a general liability real estate program tailored to the unique risks of the habitational real estate sector. Through meticulous underwriting and relationships with leading capital providers, we provide coverage specifically designed to address the liability risks and challenges faced by insureds in their real estate operations.

Clach Casualty works with an expert claims adjuster to support insureds with prompt and efficient resolution of claims.

## HIGHLIGHTS

- Capital rated A by A.M. Best
- Silent on A&B
- Silent on abuse and molestation
- First Dollar coverage available
- Hired & Non-Owned Auto coverage available
- Targeting smaller schedules < 1,000 units – larger schedules case by case
- Student Housing – Off Campus only, not affiliated with any School or University
- Active Senior Living – No medical or social services exposure
- Pool exposures allowed providing no slides or diving boards

## LIMITS

- Occurrence Limit - \$1,000,000
- General Aggregate Limit - \$2,000,000
- Prod / Ops Agg Limit - \$2,000,000
- Personal Injury / Advertising Injury Limit - \$1,000,000
- Hired & Non-Owned Auto - \$1,000,000
- Medical Expense Limit - \$5,000
- Damage to Premises Rented To You Limit - \$100,000



## TARGET CLASSES

- Apartments
- Condos & Co-ops, with or without LRO tenants
- Townhomes

## OUT OF SCOPE

- Night Clubs, Social Clubs, Bars & Taverns as a LRO Tenant unless proof of insurance showing equal or greater limits with full A&B coverage is obtained
- Vacant Buildings, Theaters, Hotels & Motels, Commercial Real Estate, Warehouses
- This program is not available in CA and NY.

## CONTACT

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## Get a Quote

### SUBMISSION REQUIREMENTS

- Supplemental Application
- 5 Years Loss Runs
- Target Pricing or Expiring Premium

### SUBMIT A RISK

Email: [habsubmissions@clachcasualty.com](mailto:habsubmissions@clachcasualty.com)

**ClachCasualty.com**

The description of this program is only a summary of available coverages. The terms, conditions, provisions, limitations, and exclusions of the actual policy as issued will dictate the scope of coverage in the event of a claim.

Clach Casualty Underwriting Managers provides access to this program through wholesale brokers. Any carrier ratings contained herein are as of August 27, 2025. A.M. Best ratings are under continual review and subject to change. To confirm the current rating, please visit [www.ambest.com](http://www.ambest.com). Clach Casualty Underwriting Managers is a series of RSG Underwriting Managers, LLC, a Delaware limited liability company based in Illinois. RSG Underwriting Managers, LLC, is a subsidiary of Ryan Specialty, LLC. Clach Casualty Underwriting Managers works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: RSG Insurance Services, LLC (License #0E50879). ©2025 Ryan Specialty, LLC