

NEW YORK FREE TRADE ZONE GENERAL LIABILITY REAL ESTATE PROGRAM

AN EXCLUSIVE ADMITTED PROGRAM
FOR HABITATIONAL ACCOUNTS

Clach Casualty Underwriting Managers offers a purpose-built general liability program designed for the unique exposures found in New York's habitational real estate market, for accounts qualifying for the New York Free Trade Zone. Our underwriting approach is grounded in deep sector expertise, robust relationships with disciplined capital providers, and a practical understanding of the complex liability challenges facing property owners.

We leverage a risk management framework to craft coverage that reflects the realities of New York habitational risks. Supported by experienced claims adjusters who are equipped to deliver timely, well managed resolutions, our integrated underwriting and claims model is built to provide insureds with responsive, consistent support throughout the policy lifecycle.

HIGHLIGHTS

- First Dollar coverage available
- Hired & Non-Owned Auto coverage available
- 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

TARGET CLASSES

- Apartments
- Condominiums & Co-ops with or without Lessor's Risk Only tenants
- Townhomes

CLACH
CASUALTY
UNDERWRITING MANAGERS

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 Limit - \$1,000,000
- Medical Expense Limit - \$5,000
- Damage to Premises Rented to You Limit - \$100,000

OUT OF SCOPE

- Night Clubs, Social Clubs, Bars & Taverns as a Lessor's Risk Only Tenant (Exceptions may be considered with proof of equal or greater limits and full Assault & Battery coverage.)
- Vacant Buildings, Theaters, Hotels & Motels, Commercial Real Estate, Warehouses

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Get a Quote

SUBMISSION REQUIREMENTS

- Statement of Values
- Any supplemental application
- 5 Years Loss Runs
- Target pricing or expiring premium

SUBMIT A RISK

Email: NYhabsubs@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. 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. This is an admitted insurance product offered by National Casualty Company, located at One West Nationwide Blvd., 1-14-301, Columbus, Ohio 43215-2220. In In California: RSG Insurance Services, LLC (License #0E50879). ©2026 Ryan Specialty, LLC