

Sample from John Abbott Communications □  
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# Insurance for Real Estate Owners and Managers

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# Our Standout Coverages and Services

Fireman's Fund® is your best choice in real estate. We offer coverage you won't find anywhere else, and we can design customized risk management solutions that help your clients protect their assets, improve their operations, and control their costs.

## **Real Estate Errors and Omissions**

A series of highly publicized robberies and carjackings occur in the parking lot of a shopping center your client manages, resulting in a dramatic drop in business. The tenants claim that your client isn't providing adequate security, and sue for more than \$1 million in lost sales – Is your client covered?

## **Tenant Move Back**

After a bad fire, several of your client's Fortune 1000 tenants relocate while repairs are made. They'll come back if your client pays the costs of moving them back and getting their utilities and equipment back to full speed, which adds up to nearly \$40,000 – Is your client covered?

## **Realty Tax Assessment**

After a severe fire at his building, your client rebuilt to current code and now the property is better than ever. He's ready to welcome his tenants back when the tax assessor hands him an increase of \$62,750 to his bill – Is your client covered?

## **Triple Net Lease**

The tenant in your client's retail building doesn't renew his insurance policy as required by the lease. A fire breaks out in his store, causing nearly \$500,000 in damages to the building – Is your client covered?

## **Green Buildings**

A wind and hail storm severely damages the solar panels and vegetative shrubbery on the roof of your client's certified green building – Is your client covered for the property damage? What about the extra power he has to buy?

## **Historic Property**

Your client owns a Civil War-era office building that is damaged by a tornado. Expensive hand-carved moldings and ornate plaster work need to be replaced at a cost of nearly \$100,000 – Is your client covered?

These examples are for illustrative purposes and do not represent a specific instance. Real-life situations may differ in factual backgrounds.