

# Commercial Real Estate

*Swain and Baldwin's expertise in placing insurance coverage tailored especially for commercial real estate and property management includes, but is not limited to, shopping centers, malls, office towers, and business parks.*



Your relationship with your tenants is based on providing excellent facilities in prime locations. Swain and Baldwin is passionate about providing commercial property owners with products that meet their needs head-on. We want to help you ensure your tenants thrive! With solid expertise in this field, our goal is to design an insurance and risk management program tailored specifically for your property portfolio.

We only work with "A" rated insurance carriers who have immense knowledge insuring and managing the risks facing commercial property owners. Our relationships with multiple providers allows us to market your account with the goal of attaining the best coverage and terms for your risk profile. Give us a call today!

## PROPERTY

- ◆ Designed for large, high-value facilities with multiple locations
- ◆ Coverage for signs, fences, and other outdoor property
- ◆ Coverage for equipment breakdown and boiler and machinery
- ◆ Favorable landlord enhancements included
- ◆ Coverage for landlord's personal contents
- ◆ Glass coverage available
- ◆ Coverage for Loss of Income on Actual Loss Sustained basis
- ◆ Coverage available on back-up of sewers and drains

## CRIME

- ◆ Employee Dishonesty and Theft available
- ◆ Money and Securities on and off-premises available

## GENERAL LIABILITY

- ◆ Coverage for Personal and Advertising Injury such as slander
- ◆ Coverage for Premises and Operations Liability
- ◆ Coverage for most special events and exhibits

## UMBRELLA

- ◆ High limits available

## AUTOMOBILE

- ◆ Coverage for Hired Non-owned (borrowed car) Liability
- ◆ Coverage for all company vehicles, including maintenance and delivery autos
- ◆ Coverage for physical damage to rented vehicles

## WORKER'S COMPENSATION

- ◆ Available for all clerical and maintenance workers
- ◆ Limits up to \$1,000,000 available

## OTHER COVERAGES

- ◆ Specialized liabilities available such as Directors & Officers and Employment Practices Liability

## Swain & Baldwin Insurance and Risk Management

For more information, please contact  
(800) 364-3122 | [www.swainandbaldwin.com](http://www.swainandbaldwin.com)

\* Not every risk qualifies for the above programs and coverage. This presentation is a combination of the summaries of coverage available from our multiple markets. All markets do not offer these exact terms and coverage options, and each account will be underwritten separately. Please refer to the finalized insurance policy issued for actual terms, conditions, and coverage provided. Coverage also may not be available in every state.