

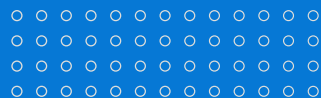
## Specializing in Insurance & Risk Management Programs for Cooperative and Condominium Homeowners' Associations

PROVIDED BY HUB INTERNATIONAL NORTHEAST

HUB International Northeast specializes in insurance programs for Cooperative and Condominium Associations. We are widely recognized as the industry authority in this insurance sector and we are by far the largest writer of Habitational properties in the NJ and tri-state area. We understand the specific needs of the Co-op and Condo Associations and we are uniquely qualified to address these needs.

HUB has access to virtually every major insurance carrier as well as our own Risk Purchasing Groups. In addition to our underwriting expertise, we offer a number of services not available thru other insurance brokerages, including:

- **In-house Engineering** – Our experts are available to visit properties to identify and address potential dangers. Our engineers also work to verify accuracy of insured values.
- **In-house Legal expertise** – Our attorneys can review provisions of leases to identify our clients obligations and responsibilities. They can also assist with issues on claims and/or disputes.
- **Environmental Insurance Division** – Our dedicated department addresses risks such as asbestos, fuel leaks, and industrial contamination.
- **Executive Protection Division** – Our dedicated department works exclusively with coverage's such as Directors and Officers Liability. In addition we have an attorney on staff specifically assigned to address D&O and Executive Risk issues.



As leaders in the field of Real Estate Insurance, the HUB strategy is to pro-actively identify and address the exposures of each individual property and to reduce these exposures. We provide training seminars to our insureds in Risk Management – which helps to avoid claims before they occur. We provide training assistance in Risk Transfer which is critical in allowing our insureds to avoid claims for which other parties are responsible – including contractors, commercial tenants, and residential unit owners or lessors.

**Who We Serve – Co-op and Condominium Associations for:**

- o Townhouses
- o Mid-rises
- o High-rises

**Coverages Offered**

- o Property
- o Business Interruption (“Loss of Rents”)
- o Boiler & Machinery
- o General Liability
- o Business Auto
- o Workers’ Compensation
- o Umbrella Liability
- o Directors & Officers Liability
- o Employee Dishonesty Bond/”Crime”
- o Environmental Insurance
- o Employment Practices Liability Insurance
- o Property Managers’ Errors & Omissions
- o Privacy Liability

For more information, please contact: