



RBJONES

PROPERTY

A photograph of a modern glass skyscraper at dusk, with a large blue circular graphic on the left side of the image. The building's glass facade reflects the sky and surrounding environment. The foreground shows a paved plaza with some greenery and trees in the distance.

**When it comes  
to risk, nothing is  
too complicated.**

Founded in 1905, RB Jones is a leader in providing specialty risk coverage solutions to brokers, agents and wholesalers.

RB Jones Property is a managing general agent with full coverholding binding authority on behalf of major Lloyd's syndicates and international and domestic company markets.

- + Middle Market Property
- + Large Account Property
- + Flood Only Facility
- + Builders' Risk Facility
- + Terrorism
- + Inland Marine Facility

Specializing in providing unique and exclusive capacity in commercial property insurance for a wide array of clients from Fortune 1000 multi-nationals to smaller, single-location businesses. Also serving as a major market for the transportation and construction industries, RB Jones Property is proud to operate as a boutique agency focusing on service and client relationships.

RB Jones is a member of H.W. Kaufman Group, which has over 60 offices across Europe, North America and South America and employs more than 2,000 professionals.

# MIDDLE MARKET PROPERTY

*This RB Jones offering is available to approved  
wholesale brokers.*

## **COVERAGE OPTIONS:**

- + \$10M limit for Primary, Quota Share and Excess  
with average line size \$2.5M-\$5M
- + Designed for accounts with TIV up to \$1.5B  
with an average TIV of \$40M-\$50M
- + \$20K minimum premium  
(policy and inspection fees may apply)
- + Perils provided include:
  - All Risk
  - DIC (including Flood and Earthquake)
  - Earthquake only



# MIDDLE MARKET PROPERTY

## TARGET CLASSES:

- + Light Manufacturing and Assembly
- + Wholesale/Distributors
- + Real Estate/Lessor's Risk
- + Shopping Centers
- + Restaurants
- + Condominium/Homeowner Associations
- + Hotels

*Ineligible Classes: Self-Storage Facilities, Motels, Oil and Gas or Petrochemical, Woodworking, Sawmills, Lumber Yards and Heavy Agricultural, including Feed Mills and Grain Elevators*



# LARGE ACCOUNT PROPERTY

Developed for accounts with over \$1.5 billion in insured values, buffer layer and excess are available and have been designed for accounts with domestic and/or global catastrophe exposures. These accounts include Wind, Critical Flood and Earthquake with no value limitations. It is handled as an All Risk policy with manuscript wordings.

## COVERAGE OPTIONS:

- + \$25M limit for Non-Critical CAT
- + \$5M limit for Critical CAT
- + \$25M limit minimum attachment



# LARGE ACCOUNT PROPERTY

## TARGET CLASSES:

- + Real Estate
- + Retail
- + Financial Institutions
- + Hotels
- + Logistics
- + Manufacturing
- + Healthcare

*Ineligible Classes: Resort Hotels, Tier One Municipalities, Petrochemical Risks, T&D Lines, Mining and Steel Risks, and Casinos*



# FLOOD ONLY FACILITY

Underwritten with leading Lloyd's syndicates, we can offer capacity on a Primary, Quota Share, or Excess basis and offer limits of \$10 million or higher.

We can attach in excess of NFIP limits or as a replacement and offer Flood specific policy coverage, peril carve-outs or on a DIC/ DIL basis of most other carriers

We can offer capacity on most types of commercial and residential occupancies and can accept Flood exposures for Builders' Risk projects.

## COVERAGE OPTIONS:

- + \$10M limit
- + \$15K minimum premium (policy fees may apply)
- + Accounts with previous losses may be considered if mitigation has taken place to prevent future losses





# FLOOD ONLY FACILITY

## TARGET CLASSES:

- + Commercial and Residential
- + Including Builders' Risk
- + No flood zone restrictions

*Ineligible Classes: This facility avoids coastal exposure and is not available for properties 5 miles from the Mississippi River, Sacramento, Chesterfield Flats, hospital exposure, or accounts below negative 5 feet BFE*



# BUILDERS' RISK FACILITY

## COVERAGE OPTIONS:

- + Builders' Risk including soft costs and delay in completion
- + New construction and renovation/rehabilitation projects
- + 100% ground-up capacity basis up to:
  - \$100M capacity for non-frame projects
  - \$12.5M capacity for frame projects
- + All Risks policy form
- + LEG 2/96 defects coverage as standard with ability to upgrade to LEG 3/06
- + No minimum project size
- + Coverage from breaking ground, through testing, to handover
  - Project periods up to 36 months
  - (24 months for combustible/frame construction)
- + Capacity for Earthquake, Windstorm and Flood exposures
- + Simple proposal form and information requirements that draw on documents already produced for the project
- + \$75K minimum premium (*policy fees may apply*)



# BUILDERS' RISK FACILITY

## **TARGET CLASSES:** (INCLUDING BUT NOT LIMITED TO)

- + Housing and Apartments
- + Commercial (Offices, Stores and Malls)
- + Healthcare and Education
- + Hotels and Restaurants
- + Entertainment and Sporting Facilities
- + Transportation Facilities



# TERRORISM

Underwritten on behalf of our Lloyd's underwriting partner, this facility is designed to offer a more comprehensive terrorism insurance product than the available "mandated" Federal Government coverage and is often considerably cheaper.

## COVERAGE OPTIONS:

- + \$50M limit
- + \$5K minimum premium  
*(policy fees may apply)*
- + Active Assailant coverage is an enhancement option which includes loss of attraction due to an attack within one mile of the insured's premises
  - Physical damage is not required to trigger this coverage



# TERRORISM

- + Cover provides for Sabotage and Terrorism Contract certainty – a claim tested product
- + Cover for acts perpetrated by U.S. and/or Foreign Nationals (Certified and non Certified)
- + Cover for U.S. and International locations
- + Meets lender requirements
- + Follow form



# INLAND MARINE FACILITY

RB Jones, Property can provide underwriting access to various Lloyd's syndicates who can provide solutions for various classes of Inland Marine & Energy Insurance.

This is a dynamic market segment and is constantly evolving.

## **COVERAGE OPTIONS:**

- + \$5M limit for Primary
- + Excess of Loss - up to \$30M  
(excess \$5M loss)



# INLAND MARINE FACILITY

## TARGET CLASSES:

- + Builders' Risk
- + Motor Truck Cargo
- + Auto Physical Damage
- + Auto Dealer Floorplan



To learn more, design a custom program, or to get a quote, contact RB Jones.

555 Fifth Avenue  
Floor 10  
New York, NY 10017

[property@rbjonesinsurance.com](mailto:property@rbjonesinsurance.com)  
T: 212.338.9767  
[rbjonesinsurance.com](http://rbjonesinsurance.com)



Our exclusive insurer is rated A (Excellent) by AM Best