



REAL ESTATE



MIDDLE MARKET

THINK UFG For your real estate business

To get a quote, email the app to doingbusiness@unitedfiregroup.com.
Our underwriters are here for you!

UFG Insurance is a trusted carrier for commercial real estate owners and operators, leveraging our decades of experience to skillfully navigate the unique coverage and service needs of this growing industry.

UNDERWRITING APPETITE

Our experience and expertise drive a broad risk appetite for mid-sized and large real estate properties, targeting office buildings, light industrial risks and commercial property management firms. We can also offer solutions for a wide variety of well-managed retail, technology and medical occupancies, and have the know-how to evaluate mixed-use schedules of all types.

Preferred risk characteristics:

- Financially strong, with proactive and engaged leadership
- Sophisticated risk transfer infrastructure
- Well-maintained facilities with active onsite property management
- Facilities less than 20 years old, or those with documented critical system updates (i.e. roof, HVAC, electrical, plumbing)

Target SICs:

- Commercial buildings – nonresidential (SIC 6512)
- Real estate operators, managers (SIC 6531)
- Real estate investment trusts (SIC 6798)

INSURANCE COVERAGES

Our team of experienced middle market underwriters and seasoned line of business leaders is equipped to provide comprehensive insurance protection for real estate owners and operators.

- Property:
 - Single location capacity reaching \$100M or more for preferred risks
 - Blanket limits available
 - Earthquake and flood coverage available
 - Flexible wind/hail deductibles — flat dollar or percentage
 - Newly acquired or constructed property enhancement
- Auto:
 - Broad form named insured
 - Additional insured when required by contract
 - Hired and non-owned auto (HNOA) physical damage
 - Waiver of subrogation
- General liability:
 - Per location/per project general aggregates
 - Broadened named insured
 - Various additional insured grants are automatically included; even more available standalone
 - Newly formed or acquired organizations enhancement
 - Care, custody and control property damage coverage sublimit
- Workers compensation:
 - Pay as You Go billing option
 - Dividend programs (where available)
 - Voluntary compensation
 - Foreign coverage





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Learn more about our insurance for real estate at ufgmarketingsolutions.com.

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RISK CONTROL SERVICES

Risk control is part of UFG’s collective of in-house experts, providing consistency and dependability that our agents expect when doing business with us. Our team puts specialized skills and advanced technology to work for a broad range of industries, including real estate. We partner with our insureds to learn about their business through a holistic risk-management approach based on open, candid conversations. This two-way discussion sets us apart — allowing us to apply expertise that runs deeper than checking boxes and running reports — to offer trusted recommendations.

Exemplary consultative services are available to eligible policyholders, such as these and more:

- Risk assessments that include holistic review of operations
- Flexible, virtual assessments with tenured risk consultants
- Builders risk and construction defect hazards
- Thought-leadership solutions to emerging threats
- Identifying benefits of quality assurance and quality control processes
- Access to our digital resources



Preview a sample of resources we offer real estate owners and operators by scanning the QR code or visiting ufginsurance.com/insurance/services/risk-control/real-estate.

RESPONSIVE CLAIMS

The true strength of UFG’s claims department is our people. Our claims professionals have deep industry knowledge and are empowered to act quickly and efficiently. But it’s not just about speed; it’s about compassion. Their person-centered mindset transforms “handling claims” into “understanding there’s a person behind each claim.”

Our claims advocacy partners also play an integral role in ensuring that our claims experience is as consistently smooth as possible. Serving as a single point of contact, these seasoned professionals collaborate with internal UFG teams to find resolutions while instilling trust in our best-in-class services.

We strive to resolve claims as quickly as possible with:

- Claims professionals positioned across the country
- 24-hour reporting and response capabilities
- Convenience tools such as direct deposit (One Inc.) and 24/7 nurse triage (CorVel)
- Real-time access to claims notes within ufgAgent
- Specialized expertise in complex exposures and construction defect claims

