

Commercial Property



Richmond National provides specialized coverage for a broad array of commercial property risks in the E&S marketplace throughout the United States. We offer All Risk, DIC and Single Peril coverage on a primary and excess basis.

Submission Address
cp@richmondnational.com

[www.richmondnational.com/
commercial-property](http://www.richmondnational.com/commercial-property)

Target Classes

- Entertainment / Recreation
- Education
- Hotels, Motels & Resorts / Condominiums
- Light to Moderate Distributors and Manufacturers
- LRO Commercial / Industrial
- Personal Repair Services
- Professional / Office Buildings
- Real Estate Schedules
- Retail / Shopping Centers
- Vacant Buildings

Coverages

- "All Risk" including or excluding Earthquake and/or Flood
- Difference in Conditions – Earthquake and/or Flood
- Single Perils – Earthquake, Flood and/or Wind
- No wind coverage offered in the following states: Florida, Louisiana

North of Maryland:

- Primary and Excess Capacity in Tier 1 and Tier 2
- No Frame/JM on a Primary Basis

South of Maryland:

- Tier 2 Excess Capacity Only

Restricted Classes

- Food Manufacturing / Agricultural Risks (Poultry, Meat Packing / Processing)
- Foundries
- Growing Crops
- Highly Flammable or Reactive Chemical Distributors and Manufacturers
- Oil / Gas / Petrochemical
- Recycling, Tire Retreading
- Woodworkers

Capacity

- Capacity of up to \$5,000,000 for primary and excess coverages
- Primary limits: Target risks with \$25,000,000 or less TIV with 1-5 locations
- Excess limits: Target risks with \$100,000,000-\$300,000,000 or less TIV with no limitation on number of locations

North of Maryland:

- Tier 1 \$2,500,000 for both Primary and Excess
- Minimum attachment point on Excess – \$2,500,000
- Tier 2 Max Capacity – \$5,000,000

South of Maryland:

- Max Excess Capacity – \$5,000,000