



Umbrella Insurance

We offer comprehensive umbrella insurance for premium restaurants with a focus on exceptional service and prompt responsiveness.

Why Do You Need Umbrella Insurance?

As a premium hospitality business, you face diverse risks and potential liabilities that may exceed the coverage limits of your primary insurance policies. This is where umbrella insurance becomes indispensable, providing a safety net that helps cover these costs, including legal fees, medical expenses, and damages awarded in lawsuits. Our umbrella coverage features:

- Up to \$10M in Lead Umbrella Limits for hospitality risks
- Can sit excess of Liquor Liability
- Follow form coverage



Proactively Managing Risk

Your Berkley Luxury Group insurance solution extends past coverage. Designing a program custom-fit to your business, we take a proactive approach to risk through our in-house consultative risk management services. We also provide a digital resource library that covers everything from emergency preparedness and machinery overviews, to safety tips and maintenance guides.

Additionally, we offer contract review to all of our insureds through our industry specialized, in-house legal counsel.

[Learn More](#)



Why Berkley Luxury Group

Expanding on our rich history and unique competitive knowledge, Berkley Luxury Group is on an exciting journey to re-imagine our business. With a broad set of innovative capabilities and a focus on exceptional, localized service to our partners nationwide, we offer excellent products, a flexible underwriting approach, exceptional claims service, and a field-based operating model, positioning us as the provider of choice for premier real estate and hospitality agents and customers alike.

Specialization & Underwriting Expertise

- Our leadership team averages 30+ years of experience in the premium real estate and habitational markets.
- Being one of the few providers in the market that offers a creative set of both admitted and non-admitted products within our specialized market segment, our industry-specific enhancements provide complete, comprehensive

coverage solutions.

- We provide insurance for approximately \$50B of property “values”, with over 70% of our business in luxury condos, co-ops, and apartments.
- Maintaining specialization in the premium real estate and habitational markets since 1986, we insure over 700 fine dining restaurants, including 20% of award-winning dining establishments, many of which are Michelin-starred and featured by The New York Times.

Ease of Doing Business



In-House Claim Excellence



Product Availability

Explore the regional expanse of our nationwide, comprehensive insurance solutions.



Partner with Us

Are you looking to join our select network of specialized retail agents? Connect with us to learn about appointments.

