



Packaged Property, Liability, and Auto Insurance

Your all-encompassing solution, we offer property, liability, and auto insurance through our package coverage offering.

Why Do You Need Packaged Property, Liability, and Auto Insurance?

For premium real estate or hospitality businesses seeking comprehensive insurance coverage, our packaged policy offers property, liability, and auto insurance in one all-inclusive solution. This consolidated approach streamlines insurance management by combining all essential coverage needs into a single policy. From safeguarding valuable properties against risks like fire, theft, or natural disasters, to providing liability protection against potential lawsuits stemming from accidents on the premises, to ensuring adequate coverage for a non-owned or rented fleet of vehicles used for business operations, this integrated insurance solution addresses a diverse array of risks. Our package coverage highlights include:

- Property
- General Liability
- Umbrella (Hospitality Only)
- Auto Liability (Hired/Non-Owned)
- Cyber Liability
- Equipment Breakdown
- Flood & Earthquake



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 [→](#)



Who We Serve



Hospitality

Delivering specialized solutions for fine dining, white tablecloth and upscale casual restaurants.



Premium Real Estate

Providing expertise and niche underwriting for premier commercial and habitational real estate.



Excess Property

Offering the excess coverage you need for your high-value properties.



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.

