



Excess Coverage for High-Value Property

Focused on premium real estate insurance since 1986, we understand high-value properties require specialized expertise and coverage beyond standard insurance policies. That is where our non-admitted excess property insurance comes in, offering:

- \$120 Million Shared and Layered Capacity
- Minimum Attachment Point: 25% of the Limit of Liability
- Attachment Point Must Exceed:
 - Earthquake and Flood Sublimit
 - Tier 1 Named Windstorm Sublimit (or total sum insured exposed)
- Available in All 50 States
- Underwritten by Berkley Luxury Insurance Company
 - Rated A (Excellent) by A.M. Best
 - Rated A+ (Strong) by Standard & Poor's



Target Markets

We maintain a broad appetite across the Industrial, Commercial Real Estate and Hospitality industries. All occupancies can be considered apart from mining, energy, power and construction all-risk. Industries include:

- Hotels
- Entertainment Venues
- Healthcare Systems
- Offices
- Industrial
(Including Aircraft and Car Manufacturing, Electronics, Food, Hot and Cold Rolling Mills, Pharmaceuticals)
- Habitational
- Education
- Retail
- Logistics
- Airports
- Cathedrals and Churches

Why Berkley Luxury Group?

Specialization & Underwriting Expertise

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 segments, our industry-specific enhancements provide complete, comprehensive coverage solutions.

Ease of Doing Business

Our flat operating structure, with ultimate decision-makers strategically placed in our operating geographies, aligns us closely with our partners, facilitating quick and efficient solutions.

By the end of 2025, we will provide a seamless solution of admitted and non-admitted products in all 50 states with the ability to use our in-house wholesaler — helping our trading partners save time and money.

In-House Claim Excellence

Our claims team specializes in luxury real estate and fine dining, supported by a national network of elite attorneys and regionally based property examiners. We ensure expert handling of claims through a network of independent adjusters with specific expertise in premium real estate and hospitality.

Leveraging the Power of Berkley

Berkley Luxury Group is a member of W. R. Berkley Corporation, a Fortune 500 company that is listed on the New York Stock Exchange and is part of the S&P 500. W. R. Berkley Corporation's insurance company subsidiaries are rated A+ (Superior), Financial Size Category XV by A.M. Best Company and A+ (Strong) by Standard & Poor's.



Berkley Luxury Group
l a Berkley Company

Ready to tailor your insured's exclusive insurance solution?

Connect with our team of specialists to create a comprehensive insurance solution.

mail@berkleyluxurygroup.com

