

INSURANCE FOR COMMERCIAL REAL ESTATE

Your real estate risk goes beyond property insurance. We help protect you.

As a real estate owner, operator, developer, or REIT, you know it's not enough just to protect your physical structures. You also face potential liability exposures related to tenants, guests, contractors, and vendors.

B. F. Saul Insurance knows what it takes to protect your high-value real estate assets in today's complex, dynamic market. We leverage our deep industry knowledge and carrier relationships to provide customized solutions that protect your properties and help your business thrive.

We know commercial real estate

Our advisors are highly experienced in providing customized insurance solutions for multi-family, office, hotel/hospitality, retail, and industrial properties, especially when it comes to protecting against environmental liabilities and satisfying stringent lender requirements.

Our insurance solutions for commercial real estate clients draw from a broad portfolio of products, including business interruption, cyber liability, and owner- & contractor-controlled wrap-up packages, as well as general liability and umbrella policies.

We provide deep knowledge and exceptional service

B. F. Saul Insurance is a diversified insurance brokerage and advisory firm offering commercial, financial, and personal lines of coverage. For over 100 years, we've helped businesses and families achieve their goals through smart, data-driven advice on how to best protect their assets, based on our deep industry experience.

We take the business of insurance personally, and we demonstrate that commitment by building trusted relationships and delivering superior service.

Learn how we can manage your risks today:

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B.F. SAUL INSURANCE
Expert Advisory. Claims Advocacy.

We know what it takes to protect high-value real estate assets. Our experienced team helps develop a custom insurance solution for your business, drawing on coverage options including:

✔ **Commercial property insurance** protects commercial real estate buildings and business personal property from unexpected events, such as fires, certain natural disasters (like hurricanes), or burst pipes. Beyond covering repair or replacement costs, these policies can also provide business interruption coverage, which helps replace lost business income, including rents, if your operations are disrupted due to a covered cause of loss.

✔ **Business income & extra expense (business interruption) insurance** provides relief if a covered property claim forces you to partially or completely shut down. Business income insurance helps replace lost profits, while extra expense coverage covers additional costs incurred in keeping your business running that may occur due to a covered property loss.

✔ **Commercial general liability insurance** helps protect your business if a third party is injured or their property is damaged while on your premises. In a covered claim, this coverage kicks in to cover related legal expenses associated with a covered lawsuit, medical expenses, damages for the injured party, and costs to repair certain third-party damaged property.

✔ **Garage keepers liability insurance** covers physical damage to customers' and tenants' vehicles while they are in your scheduled parking garage or parking lot that is deemed to be your business's responsibility.

✔ **Commercial auto insurance** protects your business in the event of an accident with an owned, leased, borrowed, or rented vehicle that is operating in the scope of your business.

✔ **Umbrella/excess liability insurance** provides additional coverage limits beyond those specified in certain scheduled liability policies, such as general liability, commercial auto liability, and employers' liability.

✔ **Premises pollution liability insurance** protects businesses from financial losses associated with covered pollution conditions at their listed premises. This fills a gap, since standard general liability insurance generally excludes or restricts pollution liability coverage.

✔ **Workers' compensation insurance** provides protection for work-related employee injuries, such as cuts in the kitchen, slips, and falls.

✔ **Cyber liability insurance** offers protection to your business against the financial and reputational harm of events like data breaches or cyberattacks.

✔ **Directors & officers insurance** protects the company and its directors and officers from covered lawsuits and claims arising from certain management decisions.

✔ **Employment practices liability insurance** offers coverage for employee claims, including discrimination, wrongful termination, or harassment.

✔ **Flood & earthquake insurance** protects your business from damage caused by floods or earthquakes. These are generally excluded from standard property insurance policies and must be added on or included in a separate policy.

✔ **Builders' risk property insurance** is a temporary policy that is designed to cover new buildings during construction or existing buildings during major renovations.

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