



Differentiated Broking Solutions

# Real Estate

**Willis Towers Watson's Differentiated Broking Solutions (DBS) brings together our deep industry and technical expertise as well as extensive market relationships with top Property & Casualty insurers to deliver unique insurance solutions.**

**The Real Estate Differentiated Broking Solutions (RE DBS) is a unique approach to the market that creates a sustainable competitive advantage and delivers industry-leading opportunity.**

The Real Estate DBS is designed to have a primary emphasis on clients in the following industries:

- Real Estate Holding and Other Investment Offices
- Hotels, Rooming Houses, Camps, and Other Lodging Places (Leisure)
- Golf Courses
- Shopping malls

It provides coverage for the core Property & Casualty lines of business:

- Property
- General Liability
- Business Auto
- Workers Compensation
- Umbrella

## Benefits

- DBS provides clients elevated terms and conditions by industry, access to improved carrier services and claims outcomes and integrated technical expertise and market strength of WTW as a firm.
- Comprehensive offering available via pre-negotiated minimum coverage requirements
- The ability to efficiently place coverages on either a standalone basis, or in an expanded package/suite of coverage
- Pre-approved carrier issued policy forms and endorsements
- Firm minimum service requirements

## Coverage Enhancements

DBS consistently delivers standardized elevated coverage to our clients. Below are just some of the many enriched coverages DBS provides.



**Garage Keepers and Innkeepers coverage available**



**Extended Notice of Cancellation for all lines**



**Per location aggregates included**



**Unintentional Errors and Omissions and Broadened Notice and Knowledge of Occurrence included on all lines**



**Broad Form Named Insured Wording included**



**Enhanced Property Coverages Including:**

- \$1M limit for Contingent Time Element
- Civil Authority Coverage with 5 mile radius
- Electronic Vandalism Coverage available
- \$5M limit for Newly Acquired Premises- Real Property
- \$1M limit for Off-Premises Service Interruption



**Enhanced coverage endorsements including:**

- Blanket Additional Insured and Blanket Waiver on Casualty lines
- \$250 per Disablement on Towing and Labor
- Employees as Insureds and Employees Hired Autos
- Primary Non-Contributory included in General Liability



**Incidental Med Mal and Primary Non-Contributory included**

## Carriers

Allianz	AmTrust
C.N.A.	Crum & Forster
Hartford	QBE
Sompo	Travelers
Zurich	



### Contact

For more information, please contact  
[dbb@willistowerswatson.com](mailto:dbb@willistowerswatson.com)

## About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at [willistowerswatson.com](http://willistowerswatson.com).



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