



APARTMENTS



GNY has been meeting the commercial insurance needs of specialized industries since 1914. As an owner or manager of apartment buildings, you can benefit from our expertise in designing products and services targeted to your industry. We offer a comprehensive and flexible insurance package that includes property and liability coverages along with enhancements specific to your industry. Optional coverages are also available to further tailor your insurance program.

Key Benefits

Property Coverages

- Building
- Business Personal Property (includes contents and stock)
- Business Interruption
- Mechanical, Electrical or Pressure System Breakdown
- Improvements and Betterments

Liability Coverages

Protects your business from a variety of claims such as bodily injury, property damage, medical payments, personal injury and faulty advertising.

- Limits up to \$1 million per occurrence; \$2 million aggregate
- Medical Payments available up to \$10,000
- Umbrella limits up to \$15 million

Habitational Real Estate Enhancements

Enhancements with defined sub-limits for 31 areas of coverage, including:

- Backup of Sewer Drains
- Debris Removal
- Elevator Collision (for Personal Property of Others)
- Employee Dishonesty, Forgery, Money and Securities
- Newly Acquired Real and Personal Property
- Ordinance or Law
- Pollution Cleanup

Optional Coverages

- Commercial Auto (owned/non-owned/hired cars)
- Commercial Umbrella
- Cyber Liability
- Data Compromise
- Additional Employee Dishonesty
- Employment Practices Liability (EPLI)
- Adding Property Managers for Crime coverage
- Workers' Compensation

Umbrella insurance can be offered through Brite Insurance Agency, a wholly owned subsidiary of GNY Insurance Company.

Greater New York Mutual (GNM) is a super-regional leader in commercial property and casualty insurance. Licensed in all states, we focus our business in Connecticut, Illinois, Indiana, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Virginia and Washington, DC.

As a mutual insurance company, we operate for the benefit of our policyholders and are committed to being there when needed. GNY is rated A+ (Superior) by A.M. Best Company.



All of the coverages described above may not be available in all states. Some of the coverages described above may not be included within a particular policy. And, all of the policies containing any of the coverages described above are subject to the company's underwriting standards and review.