

Lexington Property Insurance



There is property insurance — and then there is property insurance that reaches a level of security, flexibility, and quality all its own. This is the product underwritten by Lexington Insurance.

Lexington Insurance can provide \$1.5 billion in non-catastrophic commercial domestic limits - one of the greatest capacities available in the marketplace today.

This capacity is available to cover a broad array of North American-based commercial occupancies on non-catastrophic exposed property, including commercial real estate, manufacturing, municipalities, retail, and healthcare risks.

This capacity, combined with Lexington's risk management services, loss-prevention engineering, and claims expertise, enables policyholders with significant commercial property exposures to help protect the full breadth of their commercial property assets.

Lexington Insurance is the largest U.S.-based surplus lines insurer¹ — and one that has served the property market consistently for decades.

Lexington's underwriting expertise and flexibility in form and coverage allow it to tailor rate solutions for most property needs. All of which is why Lexington delivers security, flexibility, and quality that is unparalleled.

Property Products Available from Lexington Include:

- General Commercial Property Insurance
- Property Insurance for the Manufacturing and Energy Industry
- Property Insurance for the Construction Industry
- Property Insurance for the Communications Industry
- Property Insurance for the Real Estate Industry
- Property Insurance for the Healthcare Industry
- Property Insurance for Municipalities, Public Entities, and Higher Education Institutions
- Property Insurance for Financial Institutions
- Property Terrorism Coverage
- Equipment Breakdown Insurance

Innovative Products from a Market Leader

- **Evacuation Response**
Helps ease the evacuation burden by enabling hospitals and higher education institutions to insure evacuation expenses triggered by a mandatory evacuation order from a local civil authority.
- **BioChem Shield®**
Coverage for property damage losses arising from terrorist attacks using biological or chemical weapons.

- **Historic Rehabilitation Tax Credit**
Protects those that own, develop or invest in properties which qualify for federal and state rehabilitation tax credits against the financial loss they would suffer if the tax credit is lost during rehabilitation or recaptured after occupancy.
- **LexCyberSecure®**
A specialized insurance solution to protect a company's digital assets.
- **Zoning Restriction Protector®**
Designed for commercial and residential real estate developers and lenders, this coverage protects against losses incurred to an insured building when it must be rebuilt due to zoning ordinances in effect on the date of the property damage.
- **EcoSurance®**
Lexington's latest addition to its suite of "green" insurance products developed to promote environmentally friendly practices and to respond to changing market needs. The suite also includes Upgrade to Green® and LexEcoBankSM.
- **Pandemic Rx®**
Reimburses policyholders for business income loss sustained and extra expenses incurred by acute care medical facilities during an influenza pandemic event, triggered by the declaration of a public-health emergency.
- **Global Supply Secure®**
Enhanced contingent business interruption (CBI) coverage that responds to potentially disruptive events within an insured's supply chain generally not included in typical CBI coverage.
- **LexPILOT®**
An integrated "all-risk" coverage form for property and marine cargo exposures designed to address potential redundancies and/or coverage gaps inherent in purchasing separate forms.

¹ AM Best October 2009

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Loss Control Engineering Resources

Lexington's policies are complemented by a wide range of loss prevention and engineering services to assist policyholders in loss mitigation and risk reduction as well as improvement of business operations. The comprehensive property engineering services include highly protected risk property loss control surveys, impairment monitoring, plan reviews, and consulting services – beneficial resources to the insurance coverage.

Lexington Claims Advantage

Lexington's policies are supported by our exceptional claims services. With an average of 18 years of experience, our claims specialists provide expert, comprehensive service—so policyholders receive efficient, timely responses.

Contact

For more information, please email
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LEXINGTON INSURANCE

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Insuring a Green Future®
Lexington only prints
using recycled materials.