



Specialized Insurance Solutions for Real Estate Portfolios



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AssetSure

Specialized Insurance Solutions for Real Estate

AssetSure is an independently owned & operated insurance brokerage with over 50 years of experience, dedicated to providing tailored risk management solutions for businesses, family offices and individuals. We have experience with high-value real estate, offering personalized, concierge-level service to family offices and asset managers to comprehensively protect property portfolios.

From luxury habitational residences and vacation homes to industrial, government and municipal use properties, we understand the diverse real estate risks that our clients develop and manage. AssetSure works closely with clients to design insurance programs that cover everything from natural disasters to owned property, to bodily injury claims and the risks associated with the rendering of professional services. Our experience also extends to ensuring proper coverage for vacant or unattended properties, which can help secure favorable rates and reduce exposure.

Beyond real estate, AssetSure offers deep industry knowledge across cybersecurity, professional liability, physical assets, and transaction risk, providing a holistic approach to risk management. We collaborate with a global network of top insurers to provide customized, comprehensive coverage while delivering real-time claims support and ongoing policy adjustments.

At AssetSure, we become an extension of your risk management team, helping safeguard your assets. We look forward to partnering with you to ensure the best protection for your real estate and beyond.



The AssetSure Advantage

Insurance is a critical component of any risk management strategy. This is our specialty, and we help our clients effectively navigate the complexities and challenges of risk in today's insurance environment. Unlike publicly traded firms or other large global insurers, we are dedicated exclusively to our defined scope—the best interests of our clients.



Holistic View

We see the bigger picture. We review your potential and unique risks and create a customized and comprehensive insurance solution that protects you from all angles.



Concierge-Level Service

We make the complicated look easy by simplifying the process to ensure you have everything you need - when you need it. From personalized policy reviews to dedicated claims support and ongoing risk management, we provide professional guidance and support and build relationships based on trust and transparency.



Deep Industry Expertise

We have a deep understanding of the risks inherent to commercial real estate and provide innovative approaches for dealing with these risks.



Commercial Real Estate's Hidden Risks

One of the key benefits of working with AssetSure, is we are aware of the insurance blind spots that leave you exposed to unnecessary risk. As your partner, we'll help you identify and address these risks before the unexpected happens.

Here are a few examples:



Commercial Leases & Construction Agreements

Many clients need an insurance partner in the draft phase of their agreements, as agreements often lack specificity in risk transfer wording, leaving the financial interests of companies exposed when disputes arise regarding coverage.



Building and Build-outs

Contractors may include clauses shifting liability to property owners, exposing them to unexpected risks. Many underwriters require disclosure of construction contracts and details and may not cover events that occur during the project, necessitating separate coverage.



Unforeseen Risk

Not only Developers, but entities with equity interest in a project face a broad spectrum of risk and are likely to be named in legal actions targeting parties that have more specific risk such as architects, engineers and other parties involved in the project.



Assets Not Listed

An insurance policy is a contract that requires ongoing changes during policy terms, such as the acquisition and divestiture of assets, or altering existing assets. If the policy contract is not kept current, with assignments, correct property titles and locations, assets may not be covered.



Lender Requirements

Maintaining compliance with lender requirements is not an easy task for developers and property owners. Upfront and proactive review of lender insurance requirements is essential in the negotiating phase to avoid potential breach of contract.



Scope of Work

Attention must be paid to the scope of services rendered to best cover the many perils assumed through a developer's own services as well as services being rendered by third-party providers, from the design phase through completed operation.



Asset Protection

Covering Real Estate Risk in the US & Abroad

- Executive Risk
- Ownership, Directorship & Partnership Liability
- Liability
- Property, including coverage for high hazard perils
- Bonds
- Specialty Coverages

Assessment of Risk Transfer

- Developers
- Site Owners
- Equity Interest Holders
- Property Managers
- General Contractors & Sub-Contractors
- Lenders

Specialty Insurance Policy Design & Negotiation

- Owner Controlled Insurance Program (OCIP) or Wrap-Up Insurance
- Controlled Insurance Policy (CIP)
- Owners and Contractors Protective Policy (OCP)
- Owners Interest Policy
- First-Party Builder's Risk Policy (Course of Construction Insurance)
- Environmental Insurance
- Developer Professional Liability (Errors & Omissions)
- Representations & Warranties
- General Partnership Liability

Our Approach

At AssetSure, we take a comprehensive approach to risk management, guiding clients every step of the way—from risk assessment to policy design and negotiation, and ongoing consultation, we are committed to ensuring that our clients' assets are protected for the long term. We are committed to providing timely, ongoing consultation and ensuring that our clients' assets are protected for the long term.

Our team partners with clients throughout the entire process, from application to claims consultation, delivering valuable insights along the way. Many clients don't fully grasp the scope of their risks until they start working with us, and we pride ourselves on helping them see risk in a new light. We reveal unseen vulnerabilities and help create a clearer, more strategic path to asset protection.

Our subject matter experts contribute to an overarching risk management strategy, which is guided by your dedicated account manager. From the inception of your policy to adapting to ongoing changes, we ensure that your risk management plan evolves to meet your needs.

Insurance Innovation: A History of Turning Ideas into Action for Our Clients

For over fifty years, our in-house expertise has driven innovation in the insurance industry. By addressing clients' unmet needs and identifying coverage gaps through our work, we have developed specialized risk management solutions for sections such as military housing, college campus housing, multi-family REITs, hotels and resorts, marinas and private clubs.

Creating the right program requires a diverse set of skills. We are proud of our long-term employees across all our companies, who bring deep insurance knowledge and expertise to the table. For our real estate clients, this translates to placing high-limit property policies for assets valued in the billions and securing liability limits exceeding \$500 million. We also provide claims oversight and meticulous attention to detail in insurance contracts.

Our ability to manage complex, high-value real estate programs has earned us the trust of clients and leaders across the insurance industry.





Why AssetSure

An independently owned and operated business with over 50+ years of experience, we are uniquely positioned to understand the needs of our clients. Unlike publicly-traded firms or other large global insurers, we are dedicated exclusively to our defined scope: the best interest of our clients and the professionals that manage their interests. AssetSure provides property & casualty insurance for businesses, family offices and individuals.

“As a family office leader, I deal with complex and diverse financial matters daily, including an international real estate fund. The AssetSure team helped me obtain professional liability insurance offering comprehensive and customized coverage for risks that may arise from my fiduciary duties, investment decisions, or regulatory compliance. They are very supportive and knowledgeable whenever I need advice or guidance. With the AssetSure team, I can manage my family’s wealth with confidence and security.”

Jeff M.
Family Office AUM 250M+



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Questions?

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