

# Commercial Property Program

Hard-to-place commercial property risks? Our underwriting experts deliver quick and reliable coverage.

## We cover property like no other.

The property team at Breckenridge Insurance has extensive experience in covering diverse properties including hard-to-place risks including earthquake. With our AM Best A XV Rated carrier partner, high limits and flexible deductibles, we deliver quick and reliable coverage. Our added capabilities and expertise in underwriting our Real Estate Investor program and Wind Deductible Buy Backs makes us a valued partner for all of your excess and surplus property needs.

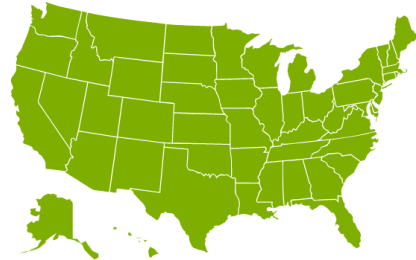
### Features

- AM Best A XV Rated carrier
- Experienced Property Underwriting Team
- No TIV Restrictions

### Classes

#### Preferred Risks include:

- Churches
- Assisted Living
- [Vacant Properties](#)
- Lessors Risk
- Shopping Centers
- Strip Malls
- Medical Offices
- Retail Operations
- Restaurants
- Light Industrial
- Catering Operations
- Distributors
- Commercial Condo
- Warehouse Operations



Program Available in all 50 states

## Contacts



### Michael G. Marks, ARM, ASLI

SVP, Program Director  
Richmond, VA  
Specialty Property Program  
Office: 804.459.8083  
Cell: 770.315.5213  
[mmarks@breckis.com](mailto:mmarks@breckis.com)



### Peter Friend

Senior Underwriter  
Lansdale, PA  
Specialty Property Program  
Cell: 215.431.9959  
[pfriend@breckis.com](mailto:pfriend@breckis.com)

## Coverages

---

### Covered Perils:

- Special including Earthquake

### Available Limits:

- F/JM/NC – \$15MM
- MNC/MF/FR – \$25MM
- Non-Critical Flood Limits – \$2.5MM
- Non-Critical Earthquake Limits – \$2.5MM
- Minimum Flood & Quake Deductible is \$25,000
- Minimum AOP Deductible: \$5,000
- Minimum Premium: \$10,000

## Submission Criteria

---

- Completed Acord application and/or the [Breckenridge SOV](#)
- The expiring and/or target premium
- Loss runs