



REAL ESTATE PRACTICE GROUP

Taking a proprietary interest in your various properties.

**For owners and developers, life is a series of risks.
Expect us to make that life easier.**

Suddenly, you've got a problem. Unknowingly, you've built on an environmentally compromised site. The liability is all yours, which means your project – and lending capabilities – are now severely threatened.

At The Hilb Group, we're well aware of exposures like this one, and well-versed in developing plans to manage these risks. Routinely managing multi-million dollar real estate schedules, the professionals at Hilb insure apartment and condo complexes, commercial buildings, malls and manufacturing sites. We realize that owners and developers face a unique set of risks, every hour of every day. We've built our Real Estate Practice Group to meet every one.

How do we succeed? First, last, and always: we listen.

The professionals of Hilb's Real Estate Practice Group take the time to thoroughly understand your organization, your vision, your opportunities and your risks. Thus equipped, we're able to develop an insurance program as unique as your schedule of properties. From environmental liability and builders-risk to tenant discrimination and loss-of-rents coverage, The Hilb Group offers you unsurpassed protection. From property and casualty coverage to employee benefits compliance expertise, we're redefining superior risk management for a growing roster of clients throughout the country.

The Hilb Group playbook: Hand-offs are not a part of it.

When you work with the Real Estate Practice Group, you'll find that there is no such thing as the second-string team. The executives you meet on the first day are also your day-to-day contacts, always there to talk strategy, recommend solutions and take ownership of your risk-management challenges. We're hands-on. *Just like you are.*

Raise your expectations. (First step: See what you're missing.)

Nothing expresses the value of our people, products and philosophy more completely than a side-by-side comparison of coverages. For real estate, employee benefits and private client solutions, call the industry advisors at The Hilb Group today at **800.232.0582**.

Does your coverage dovetail with the bylaws?

Strange things can happen at the intersection of common-sense coverage and condo association bylaws, such as discerning who exactly is liable, and for what. In such instances, you can count on The Hilb Group to cut through the complexities – and ensure that you're covered.