

HKMB HUB Real Estate Practice



Insurance and Risk Management for Commercial, Residential, Industrial, Retail and Office

Clients of HKMB HUB International benefit from a dedicated team of insurance experts with the singular purpose of understanding the nuances of Real Estate insurance exposures, claims and markets.

We specialize in handling the needs of:

- Property managers and owners;
- Property developers;
- REITs;
- Residential, retail, industrial and office occupancies;
- Design / Build firms.

HKMB HUB Real Estate clients are supported with excellent in-house resources.

Risk Control and Engineering

Your clients and your insurance carriers want to know that your company and the premises you own or manage are properly protected. HKMB HUB's Risk Control and Engineering team work to ensure that they are.

Claims Advocacy

The HKMB HUB Claims Team is dedicated to advocating your interests to the insurer in the event of a claim. They also provide claims audits when needed and ensure that your current losses are fairly managed and reserves adequate.

Single Point of Contact

The team that initially earns your trust, is the team that will service your account.

A Direct Line to the Markets

At HKMB HUB we do not have a separate unit responsible for brokering risk. Your account management team is responsible for all communication with your carrier(s). Our direct line ensures:

- Carriers have a complete understanding of your operation;
- Less chance of miscommunication;
- Prompt responses from carriers.



A Team That Stays With You

- Clients can expect a long term relationship with their account management team'
- As specialists in their field, team members tend to stick with the Real Estate Practice;
- The team is led by a Partner in the firm who is committed to the growth and development of the Real Estate Practice.

Knowledge, Relationships, Clout

Our focus on Real Estate means:

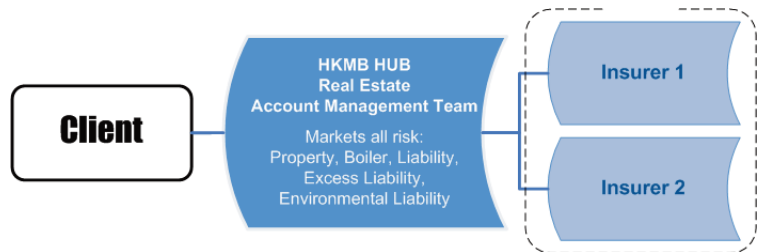
- Our team has, at their finger-tips, the knowledge needed to effectively place risk in this industry class;
- We have developed strong relationships with all insurers in this space.

As the largest insurance broker in Canada and the ninth largest in North America, HUB International offers our clients considerable strength in dealing with insurance markets.

Consolidated Approach

HKMB HUB's multi-functional team structure (see A Direct Line to the Markets) and single point of contact service philosophy mean that we can take a holistic approach when we present your operation to the marketplace. The result for you?

- A more streamlined program with consolidated different renewal dates and fewer carriers;
- Greater flexibility in negotiating with markets;
- Comprehensive coverage at competitive rates.



The HKMB HUB International Real Estate Practice has the flexibility to maximize our insurance market presence while tailoring individual insurance programs, plans, and services for our clients.

All of our clients have access to:

- In-House Claims Advocacy
- In-House Risk Control & Engineering
- Contract Review
- Insurance Due Diligence

As specialists in insurance for the Real Estate sector, we are knowledgeable about all coverages pertinent to the industry:

- Property
- Liability / Excess Liability
- Fidelity
- Equipment Breakdown
- Commercial Auto & Fleets
- Blanket Environmental Impairment
- Terrorism Coverage
- Errors & Omissions Liability
- Directors' & Officers' Liability
- Personal Home & Auto
- Employee Benefits
- Workers Compensation Audits

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