



COMBINED REAL ESTATE PURCHASING ENTERPRISES

EXPERIENCE. BREADTH. FLEXIBILITY.

CREPE — Combined Real Estate Purchasing Enterprise, Inc. is a Risk Purchasing Group (RPG) specifically designed to provide superior umbrella products for Habitational, Commercial, and Hospitality & Leisure customers.

With over 20 years of experience in developing and maintaining risk purchasing groups, Sterling & Sterling's CREPE team has emerged as the experts in providing insurance tailored to the specific needs of commercial clients. And, because of the group buying power provided through our vast customer base, CREPE clients enjoy the lowest negotiated rates, the most flexible limits, and individualized accommodations, as needed.

While we're proud that our program has successfully grown to over 3,600 satisfied clients to date, our number one, and most important focus is to provide unparalleled service to each and every one of our program members. We recognize that each of our customers' needs are unique and require expert assistance to develop custom tailored products and solutions. This hands on, consultative approach is what truly sets CREPE apart in the insurance marketplace and inspires the relationships we have enjoyed with many of our clients over the past two decades.

CREPE offers umbrella limit options up to \$200,000,000 for building owners, operators and managers.

CREPE is available through Sterling and Sterling, ranked among the nation's top 100 insurance brokerages and one of the largest in the New York metropolitan area, with written premiums topping \$300 million annually.



Sterling & Sterling, Inc.
135 Crossways Park Drive, Suite 300 P.O. Box 9017, Woodbury, NY 11797
Phone: 516-487-0300 Fax: 516-487-0372 WWW.STERLINGRISK.COM

Habitational and Commercial Business

From a single-standing, 50-unit apartment building to a multi-location, mixed-use business park, and everything in-between, CREPE provides habitational and commercial customers with exceptional umbrella coverage, low rates and a host of optional coverages that result in overall satisfaction and assurance.

HABITATIONAL CLASSES INCLUDE:

- Residential Condominium Associations
- Residential Apartments
- Town Home/Townhouse Associations
- Cooperative Apartments
- Single Family Dwellings

COMMERCIAL CLASSES INCLUDE:

- Office Buildings
- Shopping Centers and Strip Malls (lessors risk only)
- Light Industrial and Warehouse (lessors risk only)
- Commercial Condominiums

CREPE offers Follow Form Coverages including, but not limited to:

- Directors and Officers Liability
- Liquor Liability
- Owned Auto and Hired/Non-Owned Auto Liability
- Employers Liability
- Employee Benefits Liability
- Garage Keepers Legal Liability
- Professional Liability Coverage (limited)*
- General Liability
- Lead*
- Mold*
- Personal Excess Liability*

CREPE also has the ability to schedule:

- Vacant Land Locations
- Vacant Buildings (as part of a larger portfolio)
- Real Estate Investment Trusts (REITs)

Hospitality and Leisure Business

Because of our extensive experience with Hospitality and Leisure clients, the CREPE team understands the unique concerns of these businesses and recognizes the need for additional follow form coverage in key areas. For example, included in our CREPE program is the option to extend your limits on Garage Keepers Legal Liability, Liquor Liability and other hospitality and leisure-specific concerns.

HOSPITALITY AND LEISURE CLASSES INCLUDE:

- Hotels
- Motels
- Casinos
- Resorts
- Museums

CREPE offers Follow Form Coverages including, but not limited to:

- Liquor Liability
- Owned Auto and Hired/Non-Owned Auto Liability
- Employers Liability
- Employee Benefits Liability
- Garage Keepers Legal Liability
- Professional Liability Coverage (limited)*
- General Liability
- Lead*
- Mold*
- Personal Excess Liability*

CREPE also has the ability to schedule:

- Vacant Land Locations
- Marinas for Resorts (part of a larger risk)
- Foreign Liability*
- Directors and Officers Liability (for museums)

**Subject to underwriting approval.*



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