

# CREPE<sup>(SM)</sup> means lower premiums for your real estate clients.

CREPE<sup>(SM)</sup> is a real estate umbrella program available through Sterling & Sterling, Inc., one of the nation's top insurance brokerages. An acronym for Combined Real Estate Purchasing Enterprises, it is an excess liability program with limit options of up to \$100 million from A-rated carriers at competitive prices. This proprietary program is made possible by the buying power of a Risk Purchasing Group.



CREPE<sup>(SM)</sup> is tested, proven and has been in existence for over ten years. Even if your client does not have underlying insurance with Sterling & Sterling, Inc., they can still take advantage of the program. That's because the umbrella is written concurrently with the underlying general liability policy, not requiring proration onto a master policy.

## CREPE<sup>(SM)</sup> BENEFITS INCLUDE:

- High limits
- Broad coverage of terms and conditions
- Competitive prices
- Best in class service
- A simplified underwriting process

## ELIGIBLE CLASSES

- Habitational Class: Residential condominium associations, residential apartments, townhome/townhouse associations and cooperative apartments.
- Commercial Class (Lessor risk only): Office buildings, shopping centers, light industrials, and warehouse.
- Hotel/Motel/Resort/Casino Class

**Significant Savings • Risk Reduction • A-Rated Carriers**

Click [HERE](#) to apply now for the CREPE Program, or [HERE](#) to view the location schedule.

**Have Questions? Call 516-487-0300 or click [HERE](#) for a CREPE<sup>(SM)</sup> Program Administrator.**



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INSURANCE

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Founded in 1932 by Jonah Sterling, Sterling & Sterling today employs over 170 highly skilled insurance professionals. Ranked among the nation's top 100 insurance brokerages, we have grown to become one of the largest brokers in the New York metropolitan area, with premiums topping \$300 million.

At Sterling & Sterling, our expertise reaches far beyond the insurance marketplace. We know the businesses and industries we serve, and the markets in which they operate. We understand their unique insurance needs and how to match those needs with the right insurance carrier, coverage terms and services. It's why some companies have been with us for more than 30 years, and it's the foundation of our continued strong growth.

