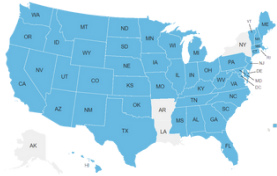
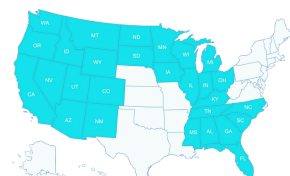


Property Programs Available

	CIBA Tower: Property	CIBA NexEdge: Property
Overview	CIBA's Classic program has withstood the test of time with over 30 successful years of providing adaptive risk solutions across the U.S.	NexEdge features the ability to write a schedule of properties managed by a property manager with a Dedicated Limit
Limits	Shared Limit Program <i>\$1 Billion Occurrence Limit with Dedicated \$50M limit in excess of the tower</i>	Individual Limits Product <i>up to \$50M per location, no cap on number of locations</i>
Supporting Carrier (s)	Leading Carrier: MS Transverse Specialty Insurance Co. Supporting Carriers: Various	Western: Vantage Risk Specialty Insurance Company Upper Midwest & Southeast: AZGUARD® Insurance Company*
Coverages	Coverages are consistent between Tower & NexEdge Property Programs. See Coverage Comparison for information on coverages.	
Access to General Liability	Yes, as a package on qualifying accounts (GL carrier: AZGUARD® Insurance Company*, A+ Superior by AM Best)	
Available Add-On Coverages (Not all accounts qualify for all listed add-ons. Coverages are subject to change)	Crime, Habitability, Terrorism, Equipment Breakdown	
State Availability	All states except: AK, AR, NY 	Western, Upper Midwest, Southeast 
Acceptable Occupancies	Ideal for well-maintained, non-admitted properties with established management and responsible tenants. Residential, Commercial, Mixed-Use	Mirrors the CIBA Program (left) with an added focus on: Condominiums, Apartments, Commercial Retail, Warehouses, Office Buildings, Newer Properties, Smaller Locations
Claims Handling	Claims Adjusting Group + CP Law Group	
Quoting	Accounts will be quoted within NexEdge if it qualifies. Your quote package will specific which program it has been quoted within. Your underwriting team will also discuss the program it has been quoted with and answer any questions that arise.	

*AZGUARD Insurance Company is non-admitted in CA, NY, and other states.

Email New Business Accounts to CIBAQuote@cibaservices.com