



REAL ESTATE AND PROPERTY MANAGEMENT – RESIDENTIAL

Whether you are a strata corporation in British Columbia, a condominium corporation in Quebec or an apartment building owner in New Brunswick, protecting the single most valuable asset many companies and most individuals own has never been more important.

Time and time again, real estate investments have proven to be dependable, reliable and profitable. Stock markets will fluctuate, interest rates will drop and rise, but your real estate assets deliver stability, peace of mind and, in many cases, a steady source of revenue.

Taking care of your property with a regular maintenance program, keeping an eye on the bottom line with your day-to-day expenses, planning for depreciation and big ticket items such as a roof or boiler replacement in the future are only a few ways to keep your property in shape.

While fire used to be and still is a major concern, water now tops the charts as a cause of property losses, causing extensive damage and disruption for owners and residents. Having an effective plan in place to prevent water damage before it starts and a contingency plan to deal with the damage if it happens is vital to your continued success.

Insurance premiums are probably one of your biggest budget items; the coverage you obtain needs to fit your very specific requirements, such as:

- All property, all risks coverage
- Full replacement cost
- By-laws and code upgrades
- General liability for you and your employees
- Directors' and Officers' liability for council or board members
- Comprehensive crime coverage
- Pollution liability coverage
- Blanket exterior glass coverage with a low deductible
- Equipment breakdown
- Adequate extra expense and rental income limits



BFL CANADA has been and continues to be amongst the nation's leaders in developing new and competitive insurance products designed specifically for real estate clients. Having access to the top-rated markets in this segment allows BFL CANADA the capacity to provide you with the insurance package you deserve.

The BFL CANADA's team of real estate professionals shares your entrepreneurial spirit and works with you to build an insurance program for the long term, including risk management and risk control advice, loss prevention programs, educational seminars, staff training and a dedicated claims department to advocate on your behalf in the event of a loss.

