

Setting the Right Course...



ISU Northwest Insurance Services
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www.nwinsurance.com

Property

Liability

Automobile

Personal Insurance

Workers Compensation

Fidelity & Surety Bonding

Risk Management

Executive Benefits

Our Capabilities – Insuring Your Real Estate Operations



We have been insuring Real Estate Operations since 1973 as an Independent insurance agency based in the metro Chicagoland area. We are appointed agents of many insurance companies; and also act as your broker in cases where other insurance companies must be accessed to address your needs. We offer you the access and personal service of a Local agency, as well as national and international capabilities; as a member of the ISU Insurance Agency Network.

Your inquiry is welcomed concerning the following:

I. Manager & Lessor Interests

- Shopping Centers
- Industrial
- Offices
- Apartments
- Multi-Occupancy

II. Development & Construction

- Land Development
- General Contractors
- Licensed Trade Contractors
- Specialized Service Contractors

III. Special Situations

- Foreclosures/Receiverships
- REOs – Real Estate Owned
- Vacant Buildings

Setting the Right Course...



In Summary



We look to serve well-managed companies who require practical, cost-effective, and personalized handling of their insurance programs. We can handle “hard-to-insure” aspects of your operations as well as insurance cancellations or non-renewals. You will receive a detailed analysis of your needs and exposures; and our plan to address them via insurance and/or risk management. The goals and frequent results of our working together are...

...Minimizing Your Cost and Maximizing Your Protection.

Our Service Team:

Gregg A. Germanos, CPCU, ARM - President

George A. Germanos, Jr. - Vice-President

Rachelle N. Gonzalez - Licensed Associate

Jennifer A. Oznoff - Licensed Customer Support



*A Local Agency...Serving You
with the Power of Many*

Contact us today for a fresh look at your insurance program!

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The Do's & Don't's of Commercial Real Estate Insurance

I. Property Insurance Market – 2020 to Present

A. COVID 2019

- Supply Disruption - unusually higher costs to repair/replace
- Insurance Premiums - carriers did not factor this scenario

B. Weather Trends

- Increased Size & Intensity of Storms – Illinois is now #3 hail state
- Insurance Premiums - carriers did not factor this scenario

C. Building Maintenance

- Newer & Updated - more choices, lower costs & retentions
- Neglect - reduced availability @ higher cost & deductible/retention

D. Technology – The Drone – “Eye in the Sky”

Most every insurance underwriting organization uses a drone vendor.

A sample of Aerial Report on the NICAR/NSBAR building is provided.

Focus is on the roof condition and tree proximity, as well as general configuration; if building detail, or multiple building insights are desired.

Buildings with a roofing issue – major discoloration, pooling, etc. or those with tree proximity issues to the structure are routinely identified; and either (a) declined entirely, or (b) offered less favorable terms.

II. What To Look for and Consider in Your Decision to Buy or Rent

A. Key Building Systems for Insurance Purposes

- Roof
- Electrical
- HVAC
- Plumbing – piping as well as backflow/sprinklers if applicable

B. Effective Age & Effect on Insurance Terms

- Under 20 years old, typically best
- 21-30 years old, OK depending upon systems, condition, etc.
- 31+ years old – factor costs to update in the negotiation
- Bottom Line – building systems need to be modern, and within their expected life for favorable consideration.

C. Specific Systems to Avoid – if they exist, factor costs for replacement

- Electrical – Avoid Federal Pacific Stab-Lok or Zinsco panel/breakers

*** Buildings with these systems are near uninsurable. ***
- Plumbing – Older galvanized steel (replace w/copper & PVC)
- Trap Doors – Older buildings – these are a liability hazard

D. Insurance Claim Experience of the Property

Definite for a building purchase. Recommend for lease of a larger or higher-hazard space; as Property premiums may be affected. Optional for a small-to-moderate lease of a light-hazard occupancy.

Obtain 5 years' of currently-issued (valued) loss runs from the insurance companies who wrote any Property & Liability coverage on the location within the last 5 years. Seller/Lessor can request from their insurance provider(s). If losses shown, Seller/Lessor should advise what has been done to prevent recurrence; in the case of losses deemed preventable.

III. Before You Sign the Dotted Line...

Refer any insurance requirements on a Purchase (Lender, Muni, etc.) and in a Lease, to a competent insurance agency prior to committing.

- In some cases, insurance requirements are “overkill”.
- Costs and effects on availability, at present and in the future.
- A good insurance agent will pick out these issues and provide input.
- The attorney does not deal with the insurance market and negotiation of terms, so they should defer to a good insurance agent.

IV. Our Value Proposition for You

Upon referral of a property to evaluate & quote, our agency will share the Aerial Report with you and your client with our quotation at your request.

V. Our Capabilities to Serve You

See **ISU NIS – Real Estate Insurance Capabilities**

We appreciate this opportunity to share ideas which will be of benefit to you.

Thank you.

Regards,

Gregg A. Germanos, CPCU, ARM
President

PS – These insights also apply to Home & Residential property policies. We insure quite a few of them. Best results are realized when Homeowner policies are bundled in tandem with Auto insurance.

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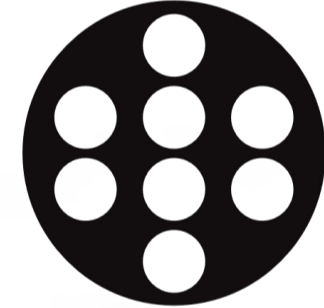
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ELEMENTS PROPERTY REPORT



VEXCEL
DATA PROGRAM

450 Skokie Boulevard

Northbrook, IL, 60062, US

Report date: 30 March 2026

Report ID: P58058383ER

[Click here or scan to view property in Vexcel Viewer](#)



Property Attributes

IMAGE & ANALYSIS DATE: 15 September 2025

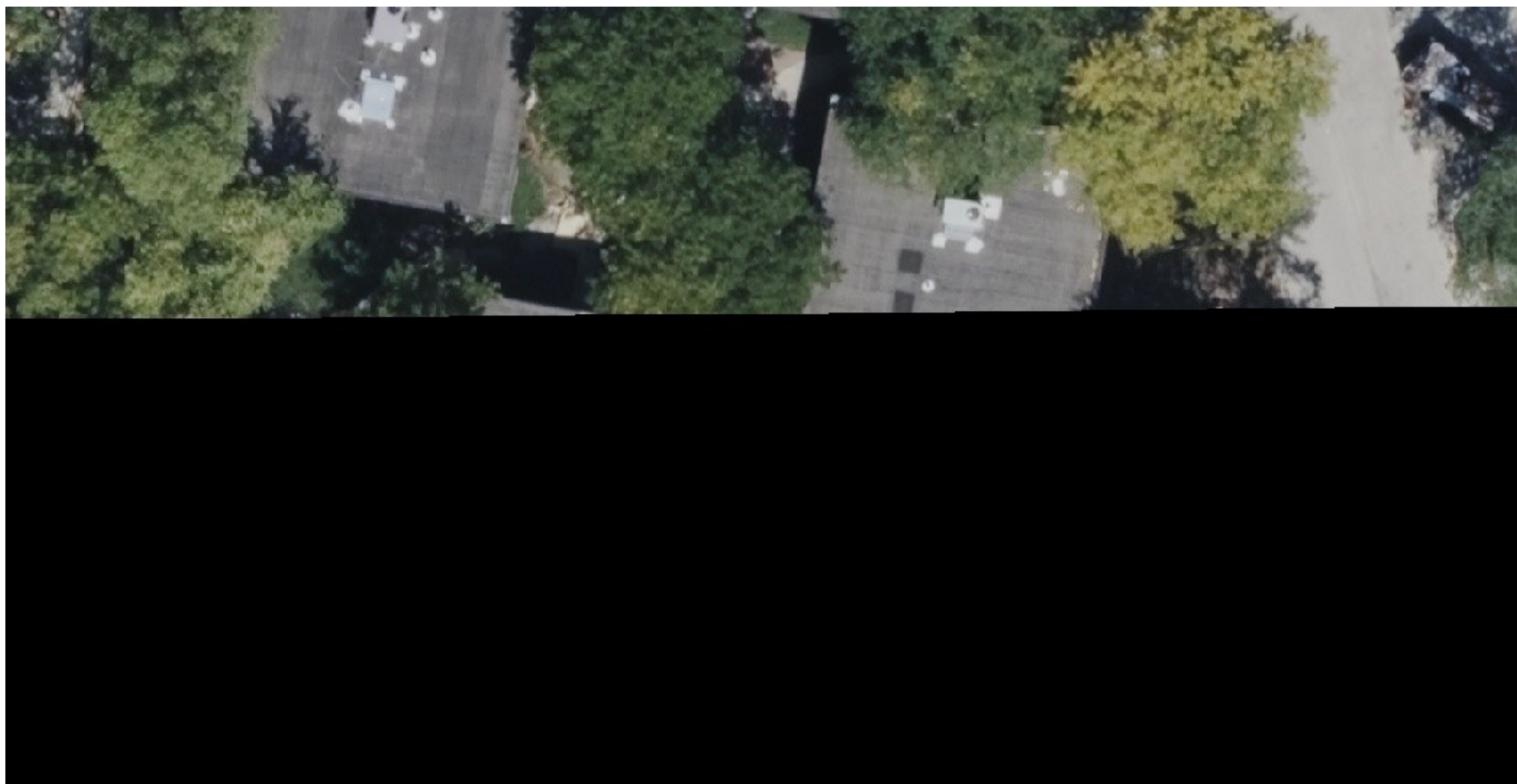


ATTRIBUTES

Pool	No	Hardscapes - Area	37 ft ²
Pool: In Ground Area	N/A	Hardscapes – Parcel area %	3 %
Pool: Above Ground Area	N/A	Playground	No
Hot Tub - Area	N/A	Trampoline	No
Enclosure	No	Sports court	No
Diving Board	No	Vehicles: Automobile	N/A
Water Slide	No	Vehicles: Boat	N/A
Deck	No		

Primary Building: Attributes

IMAGE & ANALYSIS DATE: 15 September 2025



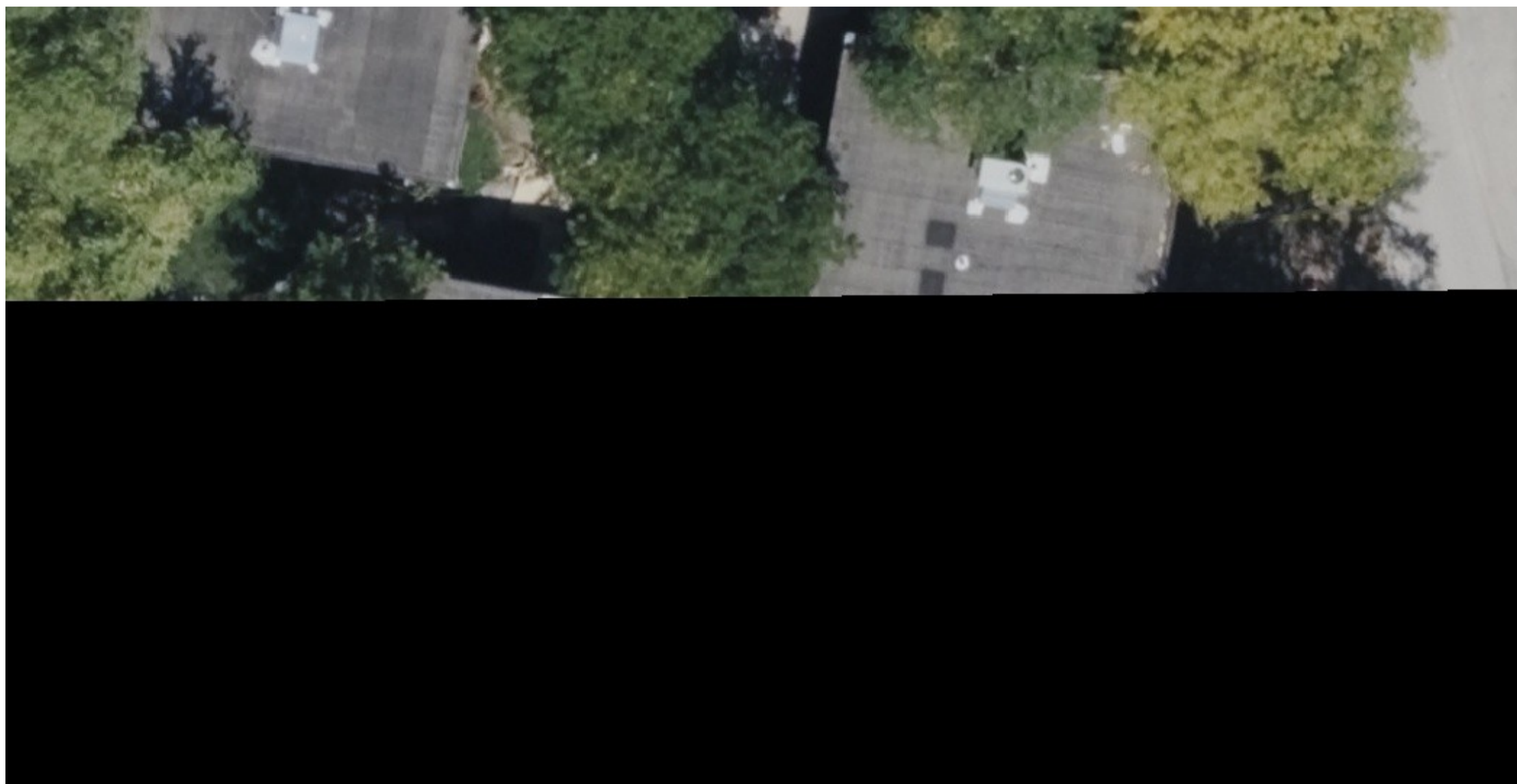
ATTRIBUTES

Ground elevation	647 ft	Chimney(s)	0
Footprint area	5855 ft ²	AC unit(s)	5
Roof elevation	658 ft	Roof vent(s)	4
Roof height	5 ft	Satellite dish(es)	0
Roof centroid	-87.797858 42.142353	Skylight(s)	0
Tree cover over roof	21 %		
Roof solar	No		



Primary Building: Roof Attributes

IMAGE & ANALYSIS DATE: 15 September 2025



ATTRIBUTES

Roof shape	flat	Missing roof material	N/A
Roof material	membrane	Roof tarp	N/A
Roof condition	3 / 5	Debris	N/A
Roof discoloration	15.95 %		
Vent staining	N/A		
Algae staining	N/A		
Water pooling	15.95 %		



Primary Building: Defensible Space

IMAGE & ANALYSIS DATE: 15 September 2025



DEFENSIBLE SPACE

DSB 5 ft	0 %	DST 5 ft	143 %
DSB 30 ft	9 %	DST 30 ft	71 %
DSB 100 ft	23 %	DST 100 ft	42 %
DSB 200 ft	20 %	DST 200 ft	29 %

DSB - Defensible space building
DST - Defensible space trees
Metrics above relate to 5, 30, 100, and 200 foot buffers for both buildings and trees.

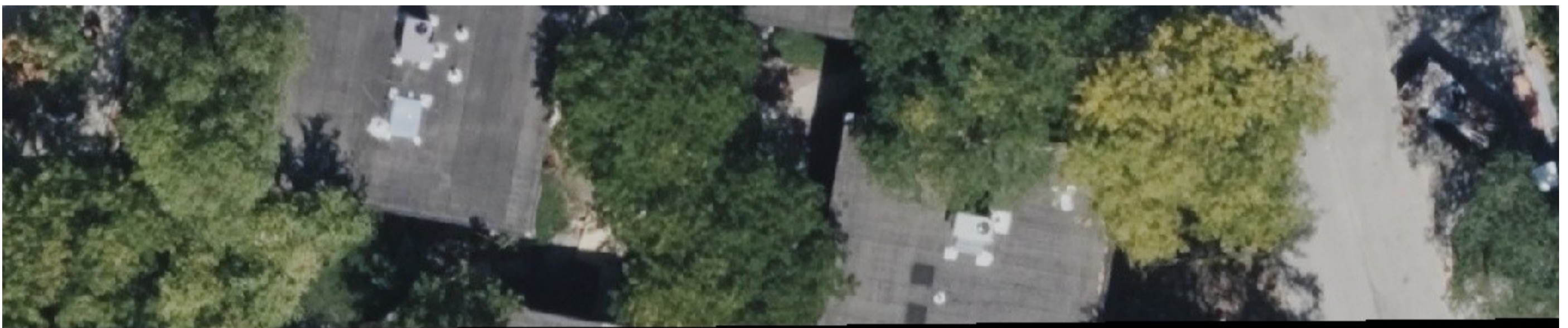
Ex: 24% of the 100 ft buffer contains other buildings

 Urban (Most Recent Urban Ortho Images)



URBAN - NEIGHBORHOOD OVERVIEW

IMAGE DATE: 15 September 2025



URBAN - ORTHO

IMAGE DATE: 15 September 2025

 Urban (Most Recent Urban Oblique Images)



URBAN - NORTH

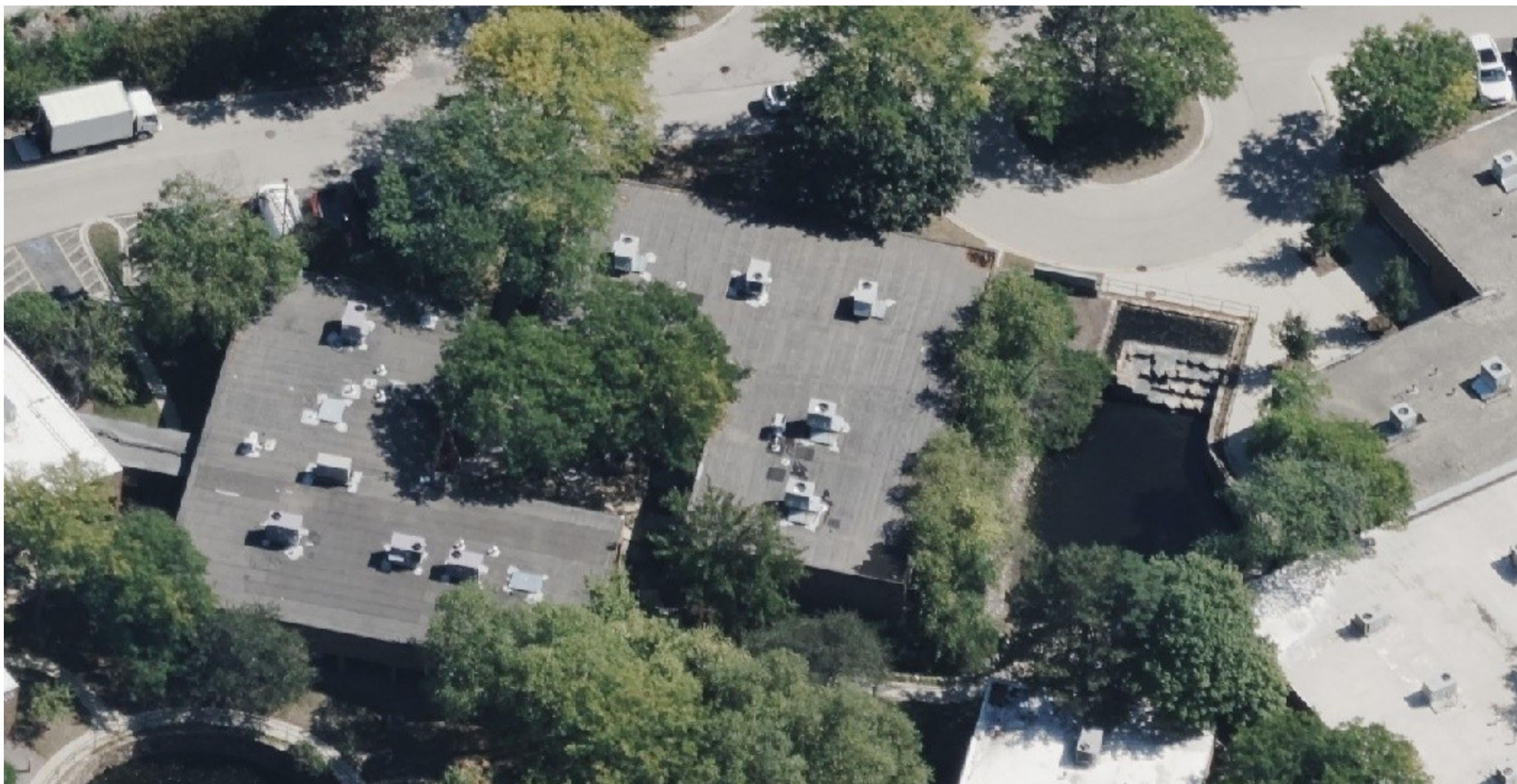
IMAGE DATE: 11 September 2025



URBAN - SOUTH

IMAGE DATE: 07 September 2025

 Urban (Most Recent Urban Oblique Images)



URBAN - EAST

IMAGE DATE: 15 September 2025



URBAN - WEST

IMAGE DATE: 15 September 2025

 Wide Area (Most Recent Wide Area Ortho Images)



WIDE AREA - NEIGHBORHOOD OVERVIEW

IMAGE DATE: 16 September 2025



WIDE AREA - ORTHO

IMAGE DATE: 16 September 2025