

Apartment Product

This product is specifically designed to accommodate the coverage and pricing needs for a wide variety of apartment risks.

PRODUCT FEATURES:

- ▶ Coverage available as:
 - Monoline General Liability
 - Monoline Property
 - Package
- ▶ Broad eligibility to include:
 - Risks up to 100 per location, total 500 units
 - Single or multiple location risks
 - Swimming pools, fitness centers, clubhouses, lakes/ponds, playgrounds, sports courts
- ▶ Risks undergoing non structural renovations are eligible
- ▶ New ventures and newly constructed properties are eligible
- ▶ Risks with loss activity within past three years

LIABILITY FEATURES:

- ▶ Expanded definition of Bodily Injury to include Sickness or Disease caused by Mental Anguish or Emotional Distress
- ▶ No General Liability deductible
- ▶ No maximum building height
- ▶ Up to 20% student occupancy per location are eligible
- ▶ Up to 20% subsidized occupancy per location are eligible
- ▶ Hired and Non-owned Auto Liability coverage available in most states
- ▶ Limits available to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Excess General Liability or Umbrella available up to \$3,000,000

PROPERTY FEATURES:

- ▶ Equipment Breakdown – Includes free boiler inspection if required in your jurisdiction
- ▶ Special Causes of Loss and Replacement Cost coverage available
- ▶ Older buildings are acceptable with a Functional Building Valuation Endorsement
- ▶ Property Limits (Protection Class 1 to 8)
 - Available limits up to: \$3,000,000

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Low minimum premiums
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation

