

Apartment Product

AS AN APARTMENT OWNER, DO YOU HAVE THE RIGHT COVERAGE?

- ▶ General Liability that includes coverage for Mental Anguish or Emotional Distress
- ▶ Flexibility to provide coverage for renovations to individual units
- ▶ Flexibility to provide coverage when you have unoccupied units
- ▶ Flexibility to add new units you purchase

Why should you place coverage with our Apartment Product:

The following are important coverages to have in your policy. Check to make sure you have all of these features.

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
General Liability that expands the definition of Bodily Injury to include mental anguish or emotional distress with no deductible	✓	?
General Liability with no deductible	✓	?
Non Owned and Hired Automobile coverage available	✓	?
Availabe for mixed occupancies	✓	?
Replacement Cost available	✓	?
Special Cause of Loss available	✓	?
Equipment Breakdown coverage Available	✓	?