

Condominium Unit Owners Product — Personal Lines

This product targets Condominium Owners, Condominium Investors who rent to others and Condominium/Apartment Renters



The HIT ZONE – *Our highest hit ratio*

- 🎯 Cooperative units Condominium Owners, Condominium Investors renting to others
- 🎯 Tenants of condominiums, apartments, or other rented dwelling premises
- 🎯 Coverage A and C limits up to \$100,000 each
- 🎯 Trusts, Estates, Limited Partnerships, Family Partnerships, and Limited Liability Corporations (LLCs)
- 🎯 Secondary and seasonal units
- 🎯 Risks in Protection Class 1 through 9

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Dwellings in Coastal areas can be written excluding wind
- ▶ Risks with one prior loss
- ▶ Short term rentals

PRODUCT ADVANTAGES

- ▶ Replacement Cost on Contents
- ▶ Credits available for Central Station Alarms
- ▶ Increased Loss Assessment Available
- ▶ Personal Injury coverage included
- ▶ A.M. Best rated A++ carrier
- ▶ Efficient online capabilities

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INELIGIBLE RISKS

- ▶ Risks with wood stoves or space heaters
- ▶ Units with business exposures (except incidental office occupancies) and farm/ranch exposures
- ▶ Corporations
- ▶ High Profile individuals
- ▶ Risks in Protection Class 10
- ▶ Risks over 25 years old that have not had the heating, plumbing or electric updated
- ▶ Vacant units
- ▶ Units rented to college students
- ▶ Units undergoing renovations
- ▶ Available in all states except: AK, AL, CA, FL, HI, KY, LA, MS, WV

AVAILABLE LIMITS

- ▶ Coverage A limits up to \$100,000 and Coverage C limits up to \$200,000
- ▶ Section II Liability Limits up to \$1,000,000 and Medical Payments up to \$5,000
- ▶ Units in Coastal areas can be written excluding wind

SUBMISSION REQUIREMENTS

- ▶ United States Liability Insurance Group Condominium Unit Owners Application or an ACORD Homeowners Application