

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
 - Package
- ▶ Broad eligibility to include:
 - Small to large risks (up to 500 total units)
 - Single or multiple location risks
 - Swimming pools, fitness centers, clubhouses, lakes/ponds, playgrounds, sports courts
- ▶ No Assault & Battery Exclusion:
 - For all Package policies
 - For Monoline General Liability on risks with no subsidized occupancy
- ▶ New ventures and newly constructed properties are eligible

LIABILITY FEATURES:

- ▶ Limits available to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Expanded definition of Bodily Injury to include Sickness or Disease caused by Mental Anguish or Emotional Distress
- ▶ No Liability deductible
- ▶ No maximum building height (monoline General Liability policies only)
- ▶ Up to 20% student occupancy per location are eligible
- ▶ Up to 20% subsidized occupancy per location are eligible
- ▶ Pollution Exclusion has a Hostile Fire Exception
- ▶ Hired and Non-owned Auto Liability coverage available
- ▶ Commercial Excess General Liability, Umbrella, or Excess Umbrella available up to \$5,000,000

PROPERTY FEATURES

(AVAILABLE ON A PACKAGE POLICY ONLY):

- ▶ Broad property coverage using ISO's April '02 coverage form
- ▶ Equipment Breakdown – Includes free boiler inspection if required in your jurisdiction
- ▶ Special Causes of Loss and Replacement Cost coverage

- ▶ Older buildings are acceptable with a Functional Building Valuation Endorsement
- ▶ Property Limits (Protection Class 1 to 8)
 - Frame up to: \$1,000,000
 - All other construction up to: \$3,000,000

ADDITIONAL ADVANTAGES:

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

