PJO Insurance Brokerage, LLC 18409 N. Cave Creek Rd, Suite 2, #317 Phoenix, AZ 85032 Phone: 480-248-7495 Fax: 480-248-7493

Apartment Product

- Bodily Injury: A repairman tripped and fell while walking down the hallway stairs due to poor lighting. The repairman sustained a broken wrist and incurred \$2,500 in medical expenses.
- Property Damage: A hose on a dishwasher located in the 3rd floor apartment unit ruptured causing water to leak through to the 2nd floor apartment unit. This caused damage to the tenants television, sofa, and pictures. The resident sued the apartment owner for negligence resulting in a property damage loss of \$10,000.

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.