



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
 - 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
- ▶ 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 built after 1900 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
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses

