



# Habitational

*coverage guide*

## General Liability

### Key Coverage Features

- Up to \$2M / \$2M in General Liability limits
- Up to 250 units
- Up to 100,000 in square feet
- Up to 10 dwellings
- Optional Coverages available:
  - Employee Benefits Liability
  - Primary Non-Contributory (Scheduled or Blanket)
  - Blanket Additional Insured
  - Waiver of Subrogation (Scheduled or Blanket)

### Apartment Building Underwriting Guidelines

- Ability to consider cooking on balconies
- Ability to consider fitness center, playground equipment, and swimming pool on premises
- Ability to consider up to 15% student housing
- Risks must be at least 50% occupied

### Condominium Underwriting Guidelines

- No limitation to number of stories for Condominiums
- Ability to consider residential exposure
- Ability to consider fitness center, playground equipment, and swimming pool on premises
- Ability to allow short-term rentals
- Ability to consider up to 60% vacancy
- Ability to consider up to 35% student housing

### Dwelling Underwriting Guidelines

- Ability to consider up to 15% student housing
- Ability to consider swimming pool, body of water, or trampoline on premise
- Ability to consider short-term rentals
- Ability to consider dwelling as a mobile home, halfway house or transitional housing

## Property

### Key Coverage Features

- Up to \$6M in total Property values
- Policy terms of 6, 9, and 12 months available
- Coverage available for Building, BPP, and BI including/excluding Extra Expense
- Available Causes of Loss options include Basic, Broad, Special including Theft, Special Excluding Theft
- Wind/Hail coverage available
- Optional Coverages available:
  - Equipment Breakdown
  - Ordinance or Law
  - Outside Signs
  - Spoilage
  - Property Enhancement Endorsement

### Apartment Building Underwriting Guidelines

- Ability to consider up to 35% student housing
- Ability to consider historical properties

### Condominium Underwriting Guidelines

- Ability to consider up to 35% student housing
- Ability to consider historical properties

## Restricted Exposures

- Armed security guards or guard dogs
- Operate as a shelter or group home
- Age restriction covenant in place
- Provide medical or residential care services
- Occupied as a Fraternity, Sorority, or boarding house



**Let's Connect**

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