



Habitational

coverage guide

General Liability

Key Coverage Features

- Up to \$1M / \$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 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 fitness center, playground equipment, and swimming pool on premises
- Ability to consider up to 60% vacancy
- Ability to consider up to 35% student housing

Dwelling Underwriting Guidelines

- Ability to consider swimming pool, body of water, or trampoline on premise

Property

Key Coverage Features

- Up to \$4.8M 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

Condominium Underwriting Guidelines

- Ability to consider up to 35% student housing

Restricted Exposures

- Armed security guards or guard dogs
- Shelter or group home
- Age restriction covenant in place
- Medical or residential care services provided
- Fraternity or sorority
- Boarding house



Let's Connect

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