

Habitation 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 5 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 \$2.5M in total Property values
- Coverage available for Building, BPP, and BI including / excluding Extra Expense
- Available Causes of Loss options include
- Basic, Broad, Special including Theft
- Wind / Hail coverage available
- Optional Coverages available:
 - » Equipment Breakdown
 - » Outside Signs
 - » Spoilage
 - » Property Enhancement Endorsement

Apartment Building 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 houses
- Boarding house

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The coverage process is streamlined, top-rated market access is multiplied, and robust third party tools are harnessed – empowering RT Specialty contracted retail agents to do their best work without sacrificing due diligence, time or profitability.

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