

## 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 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

#### RT Connector is RT Specialty's Proprietary Digital Marketplace for Commercial E&S Business.

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.