



HO6 Condominium Product – Personal Lines

Our Personal Lines Condo product is designed for your residential condo and co-op unit owners. We can consider owner-occupied condos, as well as annual and short-term condo rentals. We write this product in all states except AK, AL, CA, FL, HI, KY, LA, MS and WV.

Eligible Risks Include

- ▶ Owner-occupied primary and secondary condo risks
- ▶ Short-term rentals, including units rented on a monthly, weekly, or nightly basis
- ▶ Applicants with one prior loss in the past three years
- ▶ The named insured can be an individual, a trust, an estate, a limited partnership, a family partnership or an LLC
- ▶ Condos in a Protection Class 1-9

Coverages and Product Features

- ▶ Special Form coverage for Coverage A — Building
- ▶ Special Form coverage for Coverage C — Contents
- ▶ Replacement cost on Coverage C — Contents
- ▶ Ability to include loss assessment up to \$50,000 without a cap toward the master policy deductible
- ▶ Personal injury included up to the liability limit (libel, slander, wrongful eviction)
- ▶ Water backup/Sump pump coverage of \$5,000
- ▶ Home-sharing form to provide peace of mind for those renting their entire unit on a short-term basis using a home-sharing site

Limits of Insurance

- ▶ Coverage A — Building limits up to \$500,000
- ▶ Coverage C — Contents limits up to \$200,000
- ▶ Loss of use/loss of rent up to \$50,000
- ▶ Loss assessment up to \$50,000
- ▶ Medical payments of \$5,000 included in policy
- ▶ Personal liability limits up to \$1 million per occurrence

Additional Advantages

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses

