

CONDOMINIUM INSURANCE PROGRAM



TARGET ASSETS

- Condominium Associations • Homeowner Associations • Available Nationwide

PROPERTY

Limits / Features	Full Limits Per Occurrence Includes Building & Personal Property Special Form, Agreed Amount, Replacement Cost, No Coinsurance, Waiver of Subrogation, All-In or Bare Walls Building Ordinance or Law Coverage A, D & E Combined Included, Up to 20% Each Available Building Ordinance or Law Coverage B & C 10% Each \$2,500,000 Earthquake (CA, WA, AK and HI excluded) \$2,500,000 Flood (A & V excluded) Terrorism Included
Deductible	\$10,000 AOP \$50,000 Earthquake, Flood, Terrorism \$10,000 Wind / Hail (Applies Per Location) \$25,000 Wind / Hail in TX, OK, KS, MO, CO, NE Other Than Tier 1 (Applies Per Location) 1-5% Tier 1 Named Storm / Hail (\$50,000 minimum) \$50,000 Tier 2 Named Storm / Hail

GENERAL LIABILITY

Limits / Features	\$1,000,000 Per Occurrence / \$2,000,000 Aggregate / \$1,000,000 Terrorism \$2,000,000 Products and Completed Operations Aggregate Per Location Aggregate, Blanket Contractual Liability, Broad Form Named Insured
Deductible	\$0 \$100,000 Terrorism

NON-OWNED / HIRED AUTO

Limits / Features	\$1,000,000 Per Occurrence
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BOILER / MACHINERY

Limits / Features	Included Business Income and Extra Expense Included \$1,000,000 Service Interruption \$1,000,000 Demolition and Increased Cost of Construction
Deductible	\$10,000

UMBRELLA LIABILITY

Limits / Features	\$5,000,000 Per Occurrence / \$10,000,000 / \$25,000,000
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CARRIERS

- Everest Indemnity Insurance Company • Travelers Property Casualty Company of America
- Lexington Insurance Company • Greenwich Insurance Company

ALSO AVAILABLE

- Directors and Officers • Crime

SUBMIT OPTIONS

SELECT
CONDOMINIUMS

Coverage	Standard	Enhanced	Select
Earth Movement	\$1,000,000	\$1,000,000	\$1,000,000
Flood	\$1,000,000	\$1,000,000	\$1,000,000
Named Storm	Included	Included	Included
All Other Wind	Included	Included	Included
Newly Acquired	\$100,000	\$500,000	\$1,000,000
Misc. Un-Named	\$50,000	\$75,000	\$100,000
Soft Costs	\$2,500	\$25,000	\$50,000
Account Receivable	\$50,000	\$150,000	\$250,000
Arson, Vandalism, Theft	\$25,000	\$25,000	\$50,000
O/L Coverage A	Building Limit	Building Limit	Building Limit
O/L Coverage B	Per Application	Per Application	Per Application
O/L Coverage C	Per Application	Per Application	Per Application
Claims Expense	\$10,000	\$25,000	\$50,000
Computer Fraud	\$10,000	\$25,000	\$50,000
Contract Penalty	\$10,000	\$25,000	\$50,000
Debris Removal	25% max \$50,000	25% max \$100,000	25% max \$250,000
EDP	\$25,000	\$100,000	\$200,000
Employee Theft	\$5,000	\$25,000	\$50,000
Expediting Expense	\$10,000	\$10,000	\$10,000
Extra Expense	\$25,000	\$25,000	\$25,000
Fine Arts	\$10,000	\$25,000	\$50,000
Fire Brigade	\$10,000	\$50,000	\$100,000
Flex Additional	\$50,000	\$150,000	\$250,000
Forgery	\$5,000	\$10,000	\$25,000
Fungus	\$15,000	\$25,000	\$50,000
Replacement Cost	Included	Included	Included
Landscaping	\$50,000 occ. \$10,000 tree	\$75,000 occ. \$10,000 tree	\$100,000 occ. \$10,000 tree
Locks Keys	\$2,500	\$2,500	\$2,500
Money Securities	\$5,000	\$10,000	\$25,000
Money Orders	\$5,000	\$5,000	\$5,000
Trailers	\$1,000	\$5,000	\$10,000
Outdoor Property	\$25,000	\$25,000	\$25,000
Personal Effects	\$10,000	\$25,000	\$50,000
Pollutant Clean Up	\$25,000	\$25,000	\$50,000
Property Off Premises	\$100,000	\$100,000	\$100,000
Protection Preservation	Included	Included	Included
Spoilage	\$5,000	\$25,000	\$50,000
Meeting Space	\$5,000	\$10,000	\$25,000
Tenant Relocation	\$10,000	\$10,000	\$10,000
Theft Damage	\$5,000	\$25,000	\$50,000
Unit Owner I&B	\$50,000 excl. in FL	\$50,000 excl. in FL	\$50,000 excl. in FL
Utility Services	\$25,000	\$25,000	\$25,000
Valuable Papers	\$50,000	\$150,000	\$250,000
Backup of Water	Per Application	Per Application	Per Application
Worldwide Personal Property	\$1,000	\$5,000	\$10,000
Wind Driven Precip	\$250,000	\$500,000	\$1,000,000
Catastrophic Ground Collapse	Included	Included	Included
Sinkhole	Available	Available	Available



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