

HABITATIONAL/COMMERCIAL INSURANCE PROGRAM



TARGET ASSETS

Apartments • Office Buildings • Shopping Centers • Industrial Parks • Hotels/Motels - Available Nationwide

PROPERTY

Limits / Features	\$1,000,000,000 Per Occurrence Includes Business Income, Extra Expense, Rental Income Special Form, Agreed Amount, Replacement Cost, No Coinsurance, Waiver of Subrogation \$50,000,000 Building Ordinance or Law Coverage A & E \$250,000 Building Ordinance or Law Coverage B, C & D Combined \$2,500,000 Earthquake (CA, WA, AK & HI Excluded) \$2,500,000 Flood (A&V Excluded) \$50,000,000 Terrorism
Deductible	\$10,000 AOP \$25,000 Water Damage \$100,000 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	\$100,000 Terrorism

NON-OWNED / HIRED AUTO

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

Limits / Features	\$100,000,000 Per Occurrence Business Income and Extra Expense Included \$1,000,000 Service Interruption \$1,000,000 Demolition and Increased Cost of Construction
Deductible	\$10,000

EMPLOYMENT PRACTICES LIABILITY

Limits / Features	\$1,000,000 Per Occurrence / \$1,000,000 Aggregate Third Party Liability, Tenant Discrimination
Deductible	\$15,000 Entities Up to 50 Employees Outside of CA \$25,000 Entities Over 50 Employees Outside of CA \$25,000 Entities in CA

UMBRELLA LIABILITY

Limits / Features	\$25,000,000 Per Occurrence Underlying Policies: General Liability, Employers Liability, Non-Owned / Hired Auto
Self-Insured Retention	\$10,000

PRIMARY CARRIERS

- Everest Indemnity Insurance Company • Lexington Insurance Company • RLI Insurance Company
- Travelers Property Casualty Company of America • Underwriters at Lloyd's of London