



Residential Condominium Investors Product

Designed for the coverage needs of the individual or corporate investor that owns residential condominium units – leasing them to others

Product Features:

- ▶ Nationally recognizable individuals, such as:
 - Professional athletes and coaches
- ▶ Two options for coverage:
 - GL Plus – including commercial general liability and essential property coverages*
 - Package – including commercial general liability and a broad range of property coverages*
- ▶ Broad eligibility to include:
 - Up to 100 individual units owned
 - Annual or seasonal rentals
 - Owner may occupy (provided it is not the primary residence)
 - No height limitations
- ▶ Competitive pricing

Liability Features:

- ▶ No liability deductible
- ▶ Low minimum premiums
- ▶ Loss assessment \$2,500 per unit/\$25,000 aggregate
- ▶ Limits available
 - Up to \$1,000,000 occurrence/\$2,000,000 aggregate for primary general liability
 - Up to an additional \$5,000,000 occurrence/aggregate via our umbrella or excess products

Property Features:

- ▶ GL Plus
 - Property coverage included at no additional charge
 - Improvements and betterments (Limits of \$5,000 per unit/\$50,000 aggregate)
 - Loss of rents (Limits of \$6,000 each unit/\$60,000 aggregate)

- ▶ Package
 - Broad coverage options
 - Improvement and betterments, business personal property, loss of rents
 - Miscellaneous property as required by association
 - Loss assessment (Up to \$50,000 per unit)
 - Property limits up to \$500,000 per unit and \$3,000,000 per location
 - Special form available

Additional Advantages:

- ▶ Available for web quoting
- ▶ Quick quote and binder turnaround
- ▶ Financial stability of an A.M. Best rated A++ carrier
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses



**Property coverages are not available for risks in Florida product*