



Habitational Program

This program is open to apartment buildings, cooperative apartments and condominiums.

Territory: Most States

Coverage: Property, General Liability, Crime

Property:

- Special form/Agreed amount/Replacement cost valuation
- Capacity: \$10,000,000 per location – Excess Limits Available
- All Construction types
- Protection Class 1-9
- Minimum Deductible: \$2,500

General Liability:

- \$1,000,000 Per Occurrence
- \$2,000,000 General Aggregate
- \$1,000,000 Products & Completed Ops
- \$1,000,000 Personal & Advertising Injury
- \$50,000 Fire Damage Legal
- \$5,000 Medical Payments

The issuing carrier is rated "A" by AM Best. Policies are issued on a non-admitted basis.

The above policy descriptions are neither a completed description nor a complete list of all terms, conditions and exclusions, and only the provisions of a specific policy have legal effect. Certain terms used in the above description are defined in the policy. A specimen copy of the policy is available upon request.