

CONDO MINI PRODUCT

- 🎯 Risks with up to five units
- 🎯 Property values up to \$1,500,000 (\$1,000,000 coastal)



PRODUCT ADVANTAGES

- ▶ Property
 - Property coverage for building, personal property and outdoor signs
 - Replacement cost available on most buildings (60 years old or newer)
 - Actual cash value and functional building valuation is also available
- ▶ General liability
 - Unit owners included as additional insured
 - Hired and non-owned automobile liability available in most states
 - No liability deductible
- ▶ Community association directors and officers
 - Full prior acts coverage
 - Uncapped defense outside of the limits
 - Lifetime occurrence reporting provision
 - Non-monetary/Breach of contract coverage automatically provided
 - Property manager included as an additional insured
- ▶ Crime coverage via separate policy
 - Coverage for theft of money, securities and other property by employees
 - Coverage provided for directors, officers, committee chairs, employees and volunteers without having to schedule them by name or position

Package offerings and excess and umbrella coverages are also available.

AVAILABLE LIMITS

- ▶ Property coverage up to \$1,500,000/\$1,000,000 (coastal)
- ▶ General liability available up to \$1,000,000/\$2,000,000
- ▶ Community association directors and officers up to \$5,000,000
- ▶ Crime up to \$500,000
- ▶ Excess/Umbrella up to \$5,000,000



BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See bizresourcecenter.com for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Ongoing or continuing development/construction
- ▶ Less than 50 percent is occupied
- ▶ Has knob-and-tube or aluminum wiring
- ▶ Wiring not 100 percent connected to functioning and operational circuit breakers
- ▶ Short-term rental exposures
- ▶ Builder/Developer controlled
- ▶ Boards with three or fewer members not eligible for community association directors and officers
- ▶ Risks in AK, FL, LA or WV

NOTE: Many classes may still be eligible for our Community Association Directors and Officers product. Ineligible risk characteristics include, but are not limited to those listed above.

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

