

# CITY INSURANCE PROGRAM

For multi-family, condo and landlord properties

Our City Insurance program addresses the needs of property owners with anywhere from two to 100 units, including mixed-use, in designated cities. Easy, online submit-quote-bind via our online portal, this program is built to address the specific needs of city housing owners.



## PROGRAM HIGHLIGHTS

### Program Features

- A+ paper for insured and lender satisfaction
- Terrorism (TRIA) coverage included automatically

### Liability Insurance Highlights

- NEW! Rentals and condos are eligible for Umbrella
- Commercial General Liability \$1,000,000 Occurrence/ \$2,000,000 Aggregate
- Personal Lines coverage for owner-occupied properties available – \$1 million per occurrence; personal inland marine; and additional living expenses
- Employee Benefits Liability and Hired & Non-Owned Auto offered as optional coverages

### Property Insurance Highlights

- Ordinance or Law:
  - A - Full limit
  - B - 25% of building limit or min of \$400K
  - C - 25% of building limit or min of \$400K
- Underground Water / Back Up Sewer and Drain: Full Limit
- Foundations and Underground Pipes: 100K per occurrence
- Valuation: Replacement cost with agreed amount
- Optional Flood and Quake coverage
- Crime endorsement available for condos
- Mechanical Breakdown included in building limit
- Minimum AOP deductible \$1,000 with \$2,500 water damaged deductible

## ELIGIBILITY

- Classes: apartment buildings, condos, co-ops, brownstones, mixed use
- Construction: joisted masonry or better;
- Frame is eligible in these states: California, Ohio, Oregon, Washington, and Wisconsin
- TIV up to \$25 million
- No building age restrictions, subject to system upgrades

## AVAILABILITY

### East Coast

- Raleigh, NC\*
- Durham, NC\*
- Greensboro, NC\*
- Charlotte, NC\*
- Baltimore, MD
- Boston, MA
- NJ Gold Coast
- Philadelphia, PA
- Pittsburgh, PA
- Washington, DC

### Midwest

- Chicago, IL
- Minneapolis, MN
- St. Paul, MN
- St. Louis, MO
- Kansas City, MO
- Cleveland, OH
- Columbus, OH
- Cincinnati, OH
- Nashville, TN
- Milwaukee, WI
- Madison, WI

### West Coast

- Colorado Springs, CO\*
- Denver, CO
- Fort Collins, CO\*
- Bakersfield, CA\*
- Fresno, CA\*
- Los Angeles, CA
- Sacramento, CA\*
- San Diego, CA
- San Francisco, CA
- Portland, OR
- Seattle, WA

\*Only available for rental occupancies

