

CITY INSURANCE PROGRAM AND COMMUNITY ASSOCIATION PACKAGE COMPARISON CHART

	CITY INSURANCE PROGRAM	COMMUNITY ASSOC PACKAGE
Units	2-100 units. Eligible Classes for multi-family (apartments and brownstones), co-ops, condos, and mixed-use properties. Mixed-use 50% or less mercantile	1- 500 units. Third party restaurant or mercantile occupancies must be on the first or second floor. Buildings containing restaurant occupancies must be of MNC, MDF or FR construction
TIV	MNC or better \$25,000,000 JMS Sprinklered: \$20,000,000 JMS Non Sprinklered: 15,000,000 Frame*: \$15,000,000	No TIV limit
Stories	We can write up to 20 stories	Frame and Brick Veneer up to four floors. JM, NC and MNC up to 10 floors. MFR and FR up to 20 floors
Updates	Updates within the last 25 years to buildings systems	Updates to buildings within the last 25 years and include the roof
Ineligible merc classes	24 hr operations, day care, places of worship, etc.	24 hr operations, day care, places of worship, etc.
Does not write	Garden style apartment/condominium. Fully owner-occupied risk, PUDs	Multi-location policy unless covering multiple sub-associations covered under a Master
Territory	See next page for City Insurance and Community Assoc Package territories, including further information on shared zip codes.	

*Frame not available in all cities

Check your zip code at
<https://tinyurl.com/CityZipSelector>

TERRITORY COMPARISON CHART

Territory	CITY INSURANCE PROGRAM		COMMUNITY ASSOC PACKAGE	
	EAST	MIDWEST	EAST	EAST
	Baltimore, MD Boston, MA NJ Gold Coast Philadelphia, PA Pittsburgh, PA Washington, DC	Chicago, IL Minneapolis, MN St. Paul, MN St. Louis, MO Kansas City, MO	Connecticut Delaware Maryland - <i>excluding Baltimore</i> Massachusetts North Carolina New Hampshire	New Jersey - <i>excluding Gold Coast</i> Pennsylvania - <i>excluding Philadelphia and Pittsburgh</i> South Carolina Washington, D.C.
	WEST	WEST	WEST	MIDWEST
Bakersfield, CA* Fresno, CA* Los Angeles, CA Sacramento, CA* San Francisco, CA San Diego, CA	Colorado Springs, CO* Denver, CO Fort Collins, CO* Portland, OR Seattle, WA	Arizona California Colorado Nevada Oregon - <i>excluding Portland</i> Washington	Illinois - <i>excluding Chicago</i> Michigan Ohio	

*Apartment only

SHARED ZIP CODE

Boston, MA	Denver, CO	San Francisco, CA	Seattle, WA	Washington, DC
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If an account falls into a shared zip code, reference below chart for proper program.
(not all zip codes in these cities are shared)

If property meets any one criteria		
	CITY INSURANCE PROGRAM	COMMUNITY ASSOC PACKAGE
Eligible Classes	Suitable for multi-family (apartments and brownstones), co-ops, condos, and mixed-use properties	Suitable for condos, office condos, master associations, HOAs/PUDs, co-ops, and mixed-use condos
Unit Count	< 100 Units	Up to 500 Units
# of Buildings	If multiple buildings and attached = acceptable. If Multiple buildings and detached = 2 buildings max	Single and Multi-Buildings
TIV	MNC or better: \$25,000,000 JMS Sprinklered: \$20,000,000 JMS Non Sprinklered: 15,000,000 Frame*: \$15,000,000	No TIV restrictions

*Frame not available in all cities