

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
- \$100,000 Damage to Premises rented to you
- \$5,000 Medical payments
- \$1,000,000 products & Completed Operations
- 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
- Water Damage included in building limit
- Mechanical Breakdown included in building limit
- Minimum AOP deductible \$1,000 with \$2,500 water damaged deductible; AOP deductible options up to \$10,000

ELIGIBILITY

- Classes: apartment buildings, condos, co-ops, brownstones, mixed use
- Construction: joisted masonry or better; no age limit on building, subject to system upgrades
 - Frame in San Francisco, CA; Los Angeles, CA; Portland, OR; Seattle, WA
 - TIV up to \$25 million
 - Size: 2-100 units, sweet spot is 2-15 units, \$1 million-\$3 million properties, and can include ground floor mercantile

AVAILABILITY

West Coast

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

East Coast

- 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

*Only available for rental occupancies