

Distinguished.

REAL ESTATE & BUILDER'S RISK



**Outstanding value, service
and expertise.**

**City Insurance Program and Community
Association Package Comparison Chart.**

City Insurance Program

Community Assoc Package

Units	<ul style="list-style-type: none"> 2-100 units. Eligible Classes for multi-family (apartments and brownstones), co-ops, condos, and mixed-use properties. Mixed-use 50% or less mercantile 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> MNC or better \$25,000,000 JMS Sprinklered: \$20,000,000 JMS Non Sprinklered: 15,000,000 Frame*: \$15,000,000 	<ul style="list-style-type: none"> No TIV limit
Stories	<ul style="list-style-type: none"> We can write up to 20 stories 	<ul style="list-style-type: none"> Frame and Brick Veneer up to four floors. JM, NC and MNC up to 10 floors. MFR and FR up to 20 floors
Updates	<ul style="list-style-type: none"> Updates within the last 25 years to buildings systems 	<ul style="list-style-type: none"> Updates to buildings within the last 25 years and include the roof
Ineligible merc classes	<ul style="list-style-type: none"> 24 hr operations, day care, places of worship, etc. 	<ul style="list-style-type: none"> 24 hr operations, day care, places of worship, etc.
Does not write	<ul style="list-style-type: none"> Garden style apartment/condominium. Fully owner-occupied risk, PUDs 	<ul style="list-style-type: none"> Multi-location policy unless covering multiple sub-associations covered under a Master
Territory	<p>See next page for City Insurance and Community Assoc Package territories, including further information on shared zip codes.</p>	

**Frame not available in all cities*

Territory Comparison Chart

	City Insurance Program	Community Assoc Package
Territory	EAST Baltimore, MD Boston, MA NJ Gold Coast Philadelphia, PA Pittsburgh, PA Washington, DC	EAST Connecticut Delaware Maryland - excluding Baltimore Massachusetts North Carolina New Hampshire
	MIDWEST Chicago, IL Minneapolis, MN St. Paul, MN St. Louis, MO Kansas City, MO	New Jersey - excluding Gold Coast Pennsylvania - excluding Philadelphia and Pittsburgh South Carolina Washington, D.C

Territory	City Insurance Program		Community Assoc Package	
	WEST		WEST	MIDWEST
	Bakersfield, CA*	Colorado Springs, CO*	Arizona	Illinois - excluding Chicago
	Fresno, CA*	Denver, CO	California	Michigan
	Los Angeles, CA	Fort Collins, CO*	Colorado	Ohio
	Sacramento, CA*	Portland, OR	Nevada	
	San Francisco, CA	Seattle, WA	Oregon - excluding	
	San Diego, CA		Portland	
			Washington	

*Apartment only

Shared Zip Code

Boston, MA

Denver, CO

San Francisco, CA

Seattle, WA

Washington, DC

If an account falls into a shared zip code, reference below chart for proper program. (not all zip codes in these cities are shared)

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 mixeduse 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

Distinguished benefits you can count on.



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