

Distinguished.



Outstanding value, service and expertise.

City Insurance Program for Multi-Family, Condos 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
- Umbrella coverage exclusively available for condos and rentals (1-5 locations)

Liability Insurance Highlights

- Commercial General Liability \$1,000,000 Occurrence/\$2,000,000 Aggregate
- Optional coverage:
 - Personal Liability for owner occupied properties
 - Employee Benefits
 - Hired and Non-Owned
 - Umbrella

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
- Foundations and Underground Pipes: 100K per occurrence
- Valuation: Replacement cost with agreed amount
- Deductible options from \$2,500 to \$25,000
- Mechanical Breakdown included in building limit
- Optional coverage:
 - Flood
 - Earthquake
 - Crime (condominiums)
 - Personal Inland Marine(owner occupied)
 - Additional Living Expenses (owner occupied)

Eligibility:

- **Classes:** apartment buildings, condos, co-ops, brownstones, mixed use
- **Construction Age:** No age limit on building, subject to system upgrades
- **Frame is eligible in these states:** California, Massachusetts, North Carolina, Ohio, Oregon, Tennessee, Virginia, Washington, and Wisconsin

	Frame*	JMS or Better Construction
Units	2 – 30 units	2 – 100 units
TIV	With Mercantile: \$6M Without mercantile: \$15M	Up to \$25M Varies based on construction and property characteristics

*Brick Veneer in CO and MN

Metro Area Availability:

Eligibility is not exclusive to the City limits listed below, but extends to the surrounding metropolitan area.

East Coast

Maryland

- Baltimore

Massachusetts

- Boston

NJ Gold Coast

North Carolina*

- Charlotte
- Durham
- Greensboro
- Raleigh

Pennsylvania

- Philadelphia
- Pittsburgh

Washington, DC

Virginia

- Richmond
- Northern VA

Midwest

Illionois

- Chicago

Minnesota

- Minneapolis
- St. Paul

Missouri

- St. Louis
- Kansas City

Ohio

- Cleveland
- Columbus
- Cincinnati

Tennessee

- Nashville

Wisconsin

- Milwaukee
- Madison

West Coast

California

- Bakersfield
- Fresno
- Los Angeles
- Sacramento
- San Francisco Bay Area
- San Diego

Colorado

- Colorado Springs
- Denver
- Fort Collins

Oregon

- Portland

Washington

- Seattle

*Only available for rental occupancies

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