

APARTMENT PRODUCT

- ⦿ Risks with up to 100 units per complex and 500 units per policy
- ⦿ Mixed use buildings with a commercial and residential exposure



PRODUCT ADVANTAGES

- ▶ No general liability deductible
- ▶ Defense coverage outside the limit
- ▶ Expanded definition of bodily injury coverage includes sickness or disease caused by mental anguish or emotional distress if resulting from a physical injury as defined in the policy
- ▶ Ability to offer:
 - Coverage for older structures
 - Equipment breakdown coverage
 - Loss of income including loss of rent coverage
 - Increased limits for medical payments
 - Coverage for new ventures
 - Replacement cost coverage may be available for buildings up to 60 years of age
- ▶ Coverage for independent contractors as insureds when working for the named insured for most accounts
- ▶ No inspection fees
- ▶ No standard animal exclusion
- ▶ Ability to consider risks with swimming pools, sport courts and playgrounds

AVAILABLE LIMITS

- ▶ General liability available up to \$1,000,000/\$2,000,000 occurrence/aggregate
- ▶ Property limits up to \$3,000,000 (\$1,000,000 in coastal locations)
- ▶ Hired and non-owned auto up to \$1,000,000
- ▶ Excess general liability up to \$3,000,000

DEDUCTIBLES

- ▶ General liability deductible is \$0
- ▶ Property deductible starts at \$1,000



BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.bizresourcecenter.com for a full list of available business solutions

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Risks located in AK, AL, LA, MS and WV
- ▶ Property coverage for risks located in AK, AL, FL, HI, LA, MS and WV
- ▶ Lease agreements less than six months
- ▶ Less than 70 percent occupancy rate
- ▶ More than 100 units per location or complex
- ▶ Property coverage for risks located in Protection Classes 9 and 10
- ▶ Unfenced swimming pools

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

