

CONDOMINIUM UNIT OWNERS PRODUCT

- ⦿ Applicant is the owner of condominium unit or cooperative unit
- ⦿ Named insured can be an individual(s), trust, estate, limited partnership, family partnership or LLC
- ⦿ Coastal exposures are acceptable (excluding wind and hail coverage)
- ⦿ Short-term rentals are acceptable
- ⦿ Applicants with one prior loss in the last three years
- ⦿ Protection class 1-9 acceptable



PRODUCT ADVANTAGES

- ▶ Personal injury included
- ▶ Personal lines forms for entities other than individuals
- ▶ Ability to include loss assessment up to \$50,000
- ▶ Can include condo association as additional insured
- ▶ Ability to quote and bind online

AVAILABLE LIMITS

- ▶ Coverage A up to \$500,000
- ▶ Coverage C up to \$200,000
- ▶ Coverage D up to \$50,000
- ▶ Loss assessment up to \$50,000
- ▶ Personal liability up to \$1,000,000
- ▶ Medical payments included at \$5,000

DEDUCTIBLES

- ▶ \$500 base deductible for non-coastal unit occupied annually (by renter or owner)
- ▶ \$1,000 base deductible for unit occupied seasonally

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.usli.com/brc for a full list of available business solutions.



MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Applicant is an entity who purchased the unit for use by employees
- ▶ Unit has woodstoves or space heaters
- ▶ Unit has a business exposure, child care or farm exposures
- ▶ Unit is undergoing renovation
- ▶ Unit is rented to college students or has roomers or boarders
- ▶ Unit is located in a protection class 10
- ▶ Risk is located in AK, AL, CA, FL, HI, KY, LA, MS or WV

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.

