



Habitational Programs

Target Classes of Business

- ✓ Apartments and Condos in all 50 States
- ✓ Florida Condos
- ✓ Owners of Residential or Seasonal Dwellings
- ✓ Property Investors
 - Residential Property Owners
 - Property Managers
 - Investors
 - Renovators
- ✓ Builders' Risk
 - Residential Construction
 - Commercial Construction
 - New Construction
 - Infrastructure
 - Renovations
 - Coastal Projects
 - Municipalities

Available Features

- Any length policy term.
- No TIV restrictions.
- No fire break distance restrictions.
- Available in all states including Alaska and Hawaii.
- Coastal capacity available.
- Moderate to minimal brush fire exposure potentially considered in California.
- Available through wholesale brokerage, in-house binding or online platform.
- Monthly reporting form available.

Available Coverages:

- ✓ Property
- ✓ Inland Marine
- ✓ Crime
- ✓ General Liability
- ✓ Equipment Breakdown
- ✓ AL (hired/non-owned only)
- ✓ Vacant Land Liability
- ✓ Building / Building Income
- ✓ Business Personal Property
- ✓ Premises Liability
- ✓ Lessors Risk
- ✓ Swimming Pool Liability
- ✓ Flood
- ✓ Earthquake
- ✓ Wind
- ✓ Temp Storage Locations
- ✓ Transit
- ✓ Delay in Completion
- ✓ Pollutant Clean Up
- ✓ Expediting Services
- ✓ Contract Penalty
- ✓ Appurtenant Structures on Jobsite

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 **For risks with five units or less, please visit our online platform:**
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