



# NEW CONDOMINIUM & APARTMENT INSURANCE PROGRAM

**Safe Harbour Underwriters, LLC. is pleased to introduce **American Capital Assurance** a new market focusing on **Condominiums and Apartments**.**

## Program Highlights Include:

<b>Policy Forms:</b>	Basic & Wrap ISO Forms
<b>Flexibility:</b>	Mono-line property
<b>Construction:</b>	Frame, Joisted Masonry, Masonry Non-Combustible & Fire Resistive
<b>Limits:</b>	<b>\$10M</b> per building
<b>Deductible Options:</b>	Hurricane or Wind & Hail – <b>3%, 5% or 10%</b> All Other Perils - <b>\$2,500 / \$5,000 / \$10,000 / \$25,000</b>
<b>Optional Coverage:</b>	Water Damage, Terrorism, Inflation Guard, Ordinance & Law

## Eligible Risks:

- **Target market is Condominiums 10 years of age or less ( up to 27 yrs. of age will be considered depending on roof and maintenance issues )**
- Coastal High-Rise Fire Resistive **West Coast and East Coast**
- Protection class 1-7
- Rental Exposure **25%** for Condominiums
- Apartments **maximum 10** years old
- **NO EFIS / NO Cedar Shake Shingles**
- **HOA or Cooperatives (refer to underwriter for consideration)**

## Submission Requirements:

- Fully Completed ISO or ASI application within 90 days of effective date
- Fully completed ASI supplemental / **> 10 years old photo required**
- Hard copy loss runs (*three years*) + current year
- Copy of current policy term declaration page (*if you are agent of record*)
- Appraisal or Marshall Swift Boeckh (**Properties with low values are not eligible**)
- Association budget / Plot Plans
- E-mail submissions to: **submissions@shuw.org** or fax to **(727) 374-0488**

This information is for illustrative purposes only and is not a contract. Only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to company approval.

2/13/2008



## Company Highlights:

- Headquartered in St. Petersburg, Florida
- Admitted Company in Florida
- Subject to State Regulation
- World's **largest** reinsurers
- Reinsurers all have **A-** or better ratings
- Reinsurers combined surplus in excess of **\$20 billion**
- **Strong** reinsurance program structure
- **ACA** minimizes it's catastrophe exposure through reinsurance transfer
- **ACA** employs a sophisticated and innovative risk selection/pricing process
- **ACA** provides a Catastrophe Management Program
- **Long term** organizational asset protection

**Any questions call us at (800) 591-0535**

**Safe Harbour Underwriters, LLC**  
805 Executive Center Dr. W., #300 – St. Petersburg, FL 33702

**Visit us online at:**  
**[www.shuw.org](http://www.shuw.org)**