



# NEW OFFICE BUILDING & OFFICE CONDOMINIUM INSURANCE PROGRAMS

**Safe Harbour Underwriters, LLC. is pleased to introduce a new program focusing on Office Buildings and Office Condominium Associations.**

## **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 (For higher limits contact underwriting)
<b>Enhancement:</b>	Mechanical Electrical & Pressure Systems
<b>Deductible Options:</b>	Hurricane or Wind & Hail – <b>3%, 5% or 10% (Per Building)</b> All Other Perils - <b>\$2,500 / \$5,000 / \$10,000 / \$25,000 (Occurrence)</b>
<b>Optional Coverage:</b>	Water Damage, Terrorism, Inflation Guard, Ordinance & Law, Business Income, AOP Per Building

## **Eligible Risks:**

- **Target market is 10 years of age or less** ( up to **20** yrs. of age will be considered depending on roof and maintenance issues )
- Protection class **1-8**
- **10 stories** in height (if higher, refer to underwriting)
- Office occupancy (e.g. **Insurance, Accounting, Architect, Medical, Financial Planner** etc.)

## **Ineligible Risks:**

- **Buildings < 50% occupied**
- **Manufacturers (incl. Reps), Abortion Clinics, Bail Bond Operation, Political Labor Union, Foreign Consulate Offices and Banks**
- **EFIS construction / cedar shake shingle roof**

## **Submission Requirements:**

- Fully Completed ISO application within **90** days of effective date
- Fully completed 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**)
- 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.



Safe Harbour  
Underwriters, LLC.®

## Program Highlights:

- Headquartered in St. Petersburg, Florida
- Admitted Company
- Subject to State Regulation
- World's **largest** reinsurers
- Reinsurers all have **A-** or better ratings
- Reinsurers combined surplus in excess of **\$47.5 billion**
- **Strong** reinsurance program structure
- Minimizes it's catastrophe exposure through reinsurance transfer
- Sophisticated and innovative risk selection/pricing process
- Catastrophe Management Program
- Full Service Insurance Companies
- 24 Hour Claim Service
- Specialized In-house Catastrophe Teams
- Quick Claim Resolution
- **Long term** organizational asset protection

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

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



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