



NEW CONDOMINIUM & APARTMENT INSURANCE PROGRAM

Safe Harbour Underwriters is pleased to introduce American Strategic Insurance a new market focusing on Condominium Associations and Apartment Complexes.

Program Highlights Include:

Policy Forms:	Basic & Wrap ISO Forms
Flexibility:	Mono-line property
Construction:	Frame, Joisted Masonry, Masonry Non-Combustible & Fire Resistive
Limits:	\$10M per building (<i>if higher refer to company</i>)
Deductible Options: occurrence)	Flat, Named Storm or Wind & Hail – 2%, 3%, 5% or 10% (Per building) All Other Perils - \$2,500 / \$5,000 / \$10,000 / \$25,000
Optional Coverage:	Terrorism, Ordinance & Law, Business Income (with/without Extra Expense), Agreed Value, AOP Per Building, Water Damage

Eligible Risks:

- **Target market is properties 10 years of age or less** (> 10 yrs. of age will be considered depending on roof and maintenance updates)
- Coastal property – refer to underwriting
- Protection class 1-7
- Rental Exposure **25%** for Condominiums (*if higher refer to company*)
- Apartments **maximum 15** years old
- **NO EFIS / NO Cedar Shake Shingles**
- **HOA or Cooperatives** (*refer to underwriter for consideration*)

Submission Requirements:

- Fully Completed ISO application* (within 90 days of effective date)
- Fully completed ASI supplemental* / **> 10 years old photo required***
- Hard copy loss runs (*three years*) + current year (or Statement of losses signed by insured)*
- 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
- Name and phone number of Association president
- E-mail submissions to: **txsubmissions@shuw.org** or fax to **(727) 374-0488**

* Required for quote

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
- American Strategic Insurance is A.M. Best rated A-
- Admitted Company in Texas
- Subject to State Regulation
- World's largest reinsurers
- Reinsurers all have **A-** or better ratings
- Reinsurers combined surplus in excess of **\$40+ 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 Company
- 24 Hour Claim Service
- Specialized In-house Catastrophe Teams
- Quick Claim Resolution
- **Long term** organizational asset protection

Any questions calls us at (800) 591-0535

**Safe Harbour Underwriters
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**Visit us online at:
www.shuw.org**