Preferred Habitational Real Estate Coverage

AmTrust Financial is a leader in small business insurance. We have multi-tiered pricing, multi-state and multi-line capabilities, combined with exceptional customer service and a dedicated staff of insurance professionals who all share the same vision.

Leading Writer
of Workers' Compensation insurance in the U.S.

AM Best Rating
A- (Excellent) XV (2 billion or greater)

Flexibility
multiple pricing tiers and coverages to suit your insured's needs

Habitational Real Estate Coverage

AmTrust provides a suite of small business insurance products for apartment building owners, condominiums, co-operative apartments and management companies, including: workers' compensation, cyber, BOP, commercial package, general liability, property, employment liability and more.

Preferred Classes

- Condominiums
- HOAs
- Nursing Home / Assisted Living (Property Only)
- Apartments

Preferred Exposures

- Newer construction (< 20 years effective age)
- MNC or better construction $150M+ (*water damage deductibles apply)
- < $5M single building amount subject (Frame/Joisted Masonry)
- < $50M amount subject per location (Frame/Joisted Masonry)
- Low Crime Area
- High rise buildings up to 40 stories
- Flood and Earthquake up to $5M
- Umbrella Coverage

Submission Requirements

- ezBOP or ezPac entry or completed ACORD application
- Flexibility to electronically upload larger schedules

Ineligible Exposures

- Timeshares
- Seasonal Rentals
- VRBO / Airbnb
- < 70% occupancy
- Protection class 9-10
- Builders' Risks
- Student Housing
- Docks, Piers or Wharfs

Extensive Loss ControlServices

We specialize in occupancy-specific risk management solutions. A dedicated team of Loss Control representatives delivers our solutions, committed to protecting your assets and keeping your properties in operation. Whether you require loss prevention support or risk management assistance, our experienced team offers the individualized attention your business needs.