

## Real Estate Coverage - Apartments and Residential Condominiums

AmTrust Financial offers a variety of coverages, including Package, BOP, Workers' Comp and Umbrella, tailored to meet the specific needs of apartment building owners, condominiums, co-operative apartments and management companies.



### Leading Writer

of Workers' Compensation insurance in the U.S.



### A.M. Best Rating

A- (Excellent) XV (2 billion or greater)



### Flexibility

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

## Eligible Risks/Exposures

- Apartments
- Residential condominiums
- 70%+ occupancy (new construction with 70% occupancy within the first year)
- Mixed-use exposures (office and mercantile)
- Ownership with 3+ years of property management experience
- Buildings up to 30 stories (varies depending on construction type and sprinkler status)

## Coverage Highlights

- Flood & Earthquake (subject to underwriting guidelines)
- Earthquake Sprinkler Leakage
- Backup of Sewer or Drain
- Equipment Breakdown
- Ordinance or Law Coverage
- Off Premises Power Failure - Direct Damage to Covered Property
- Valuable Papers and Records
- Bundled coverages available with our Property Expansion form
- Hired and Non-Owned Automobile
- Cyber Liability
- Employment Practices Liability Insurance (EPLI)
- Garagekeepers Legal Liability
- Directors and Officers Liability
- Per Location Aggregate
- General Liability Expansion Endorsement

*Please note: coverages may not be available in all states.*

## Submission Requirements

- Completed ACORD application
  - Flexibility to electronically upload larger schedules
- Hard copy, currently valued loss history (3 years plus current year)

## Ineligible Exposures

- Student housing
- Daycare, eldercare or assisted living
- Vacant buildings or those in the course of structural renovations
- Risks with a boat dock or pier
- Pools with diving boards or slides
- Buildings listed on a historical registry
- Buildings with aluminum, knob and tube wiring, or electrical updates exceeding 50 years

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[www.amtrustfinancial.com](http://www.amtrustfinancial.com)

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