



IAT INSURANCE GROUP

SERVICE
INSURANCE
COMPANY
A.M. BEST RATED
A- (EXCELLENT) VI

OCCIDENTAL
FIRE &
CASUALTY
COMPANY OF
NORTH
CAROLINA
A.M. BEST RATED
A- (EXCELLENT) X

CONDOMINIUM INSURANCE PACKAGE

UNDERWRITTEN BY SERVICE INSURANCE COMPANY

As a member of the IAT Insurance Group, Service Insurance Company, rated A- (Excellent) VI by A.M. Best, offers a variety of Commercial Property coverages in Florida through our network of independent agents. Our Condominium Package provides property and general liability coverage for Residential Condominium buildings and their common areas.

COVERAGES/LIMITS INCLUDED

- ◇ Sinkhole – AOP Deductible Applies
- ◇ Waiver of Co-Insurance
- ◇ General Liability - \$1,000,000/\$3,000,000 Occurrence/Aggregate

OPTIONAL COVERAGES/ ADDITIONAL LIMITS

- ◇ Building Limits - Refer over \$10,000,000
- ◇ Location Value up to \$50,000,000
- ◇ Employee Dishonesty - To \$250,000
- ◇ Equipment Breakdown
- ◇ Ordinance or Law A/B/C Coverage Available
- ◇ Non-Owned/Hired Auto - \$1,000,000
- ◇ 2000 Plus Endorsement – \$2,000 Refill Extinguishers, \$2,000 Fire Dept. Service Charge, \$2,000 Arson Reward, \$2,000 Lock Replacement.

PROPERTY WITHOUT LIABILITY ALSO AVAILABLE

AVAILABLE CREDITS

- ◇ Sprinkler up to 23%
- ◇ Claim Free Renewal Credit up to 7%
- ◇ Protection Device Credit up to 6%

ELIGIBLE RISKS:

- ◇ See Condo Program Description for age and distance to water guidelines
- ◇ Lee & Collier Counties—Compliant with 2001 Building Codes
- ◇ Remainder of State—Compliant with 1996 Building Codes
- ◇ May consider 1970-1995 construction if well maintained with roof retrofitted to the 2001 Florida Building Codes, and located 3 or more miles from the Gulf/Atlantic/Intercoastal.
- ◇ Insured to 100% Replacement Cost
- ◇ JM and Better Construction; Frame Construction 2007 or later with sprinklers
- ◇ ISO Protection Classes 1 thru 8

AVAILABLE DEDUCTIBLES

- ◇ Deductible AOP \$2,500 to \$25,000
- ◇ Hurricane 1%, 2%, 3%, 5%



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Contact Your Underwriters:

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