



# COMMUNITY ASSOCIATIONS & APARTMENTS

## BRING THESE RISKS HOME

We have the quality "A" rated markets for all your commercial residential risks. Offering many exciting options, we can craft a program that meets the needs of your customer at an affordable price. Give us a call for exceptional solutions to your tough classes.

## HIGHLIGHTS

- General Liability
- Property/DIC/X Wind
- Umbrella/Excess products up to \$10M
- "If Any" Workers' Compensation for Community Associations
- Payroll Workers' Compensation for Community Associations & Apartments
- Equipment Breakdown for Community Associations & Apartments

## TARGETED CLASSES

- Apartment Complexes
- Condominium Associations
- Homeowner Associations
- Townhome Associations

## GENERAL LIABILITY

- Multiple "A" rated carriers
- Hired & Non-Owned Auto coverage available from all carriers for a low premium
- Coverage available for Community Associations, Apartments, Mobile Home Parks, Co-Ops & Timeshares

## PROPERTY

- Multiple "A" rated carriers
- Tier 1 & Tier 2 counties from Texas to Maine and ALL Florida counties
- Options available: Equipment Breakdown and Ordinance & Law
- Calendar year deductibles with buyback options available

## D&O/CRIME

- Multiple admitted carriers
- No Insured vs. Insured exclusion on D&O
- Property Manager can be included on Fidelity and Crime Bond

## WORKERS' COMPENSATION

- Volunteer Form automatically included on "If Any" risks and risks with Payroll
- Direct Bill
- Online quoting capabilities for the "If Any" Payroll product
- Coverage available for Community Associations & Apartments

## EXCESS LIABILITY & UMBRELLA

- All "A" rated carriers
- Limits available from \$1M to \$10M
- Coverage available for Community Associations

## DIC (DIFFERENCES IN CONDITION)

- Multiple "A" rated carriers
- Limits available up to \$25M
- Business income, equipment breakdown, mold and sewer/water back-up available



**Braishfield**  
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