

## Condominium Association Insurance Program

Competitively Priced to  
Meet Specific Industry Needs

### A Unique Insurance Program

Insurance Partners offers a specialized insurance program for Property Management Professionals. The program is designed to offer a comprehensive property and liability policy that addresses the

unique coverage requirements of condominium associations.

*“As an independent agency, we work with all the major insurance providers, ensuring that we can offer the best coverages at the most attractive prices.”*



**MRSC Insurance Partners**  
6190 Cochran Road, Suite E  
Solon, OH 44139  
phone 440.248.8000  
fax 440.248.2122

**5 Locations to Serve You**  
Westlake • Solon • Mentor •  
Elyria • Chardon

### 8 Reasons to Choose Insurance Partners for Condominium Associations

- 1 Excellent coverage at very competitive rates, from a leading agency in this market
- 2 Loss control services available to assist with minimizing the potential for future losses
- 3 Condominium Unit Owners, Committee Members, Property Managers or Lessors of Premises, and Lessors of Lease Equipment as additional insured
- 4 Claims department experienced in handling condominium related claims
- 5 Liability for common areas including swimming pools, tennis courts, lakes and playgrounds
- 6 Capacity for large property values
- 7 DIC Coverage is available where needed
- 8 Garage Liability and Garage Keepers Legal Liability available

## Key Program Benefits

### Liability

- Comprehensive General Liability — limits to \$3,000,000 aggregate
- General Liability can be written mono-line
- Damage to Premises Rented to you, all covered causes of loss— \$1,000,000
- Personal and Advertising Injury—includes Abuse of Process, Discrimination

### Automobile

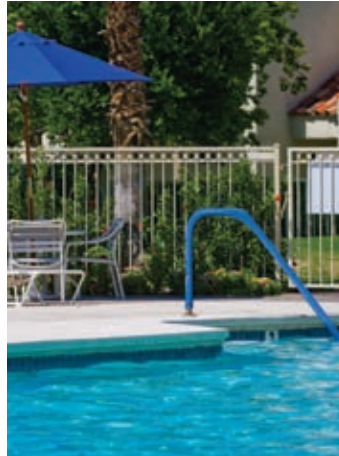
- Hired and non-owned auto coverage
- Coverage for owned automobiles is available

### Crime

- Employee Theft with the availability to include the property manager
- Theft of Money and Securities

### Property

- Blanket limits with large in-house capacity
- All risk on building, contents, loss of income and extra expense
- Ordinance or Law—Increased Cost of Construction— \$300,000
- Ordinance or Law— Demolition— \$300,000
- Pollutant clean-up and removal— \$35,000
- Sewer back up to building limits



### Documents Required for Proposal

- Completed and signed applications
- Currently valued company loss runs for the previous four years
- Photo
- Plot Plan
- Financial Statement

### Acceptable Exposures

- 2/3 or greater owner occupancy
- Commercial occupancy up to 25%
- Buildings over 25 years
- Golf courses, seasonal occupancy, timeshares
- New buildings added prior to full occupancy

### Optional Coverages Available

- Directors and Officers
- High Limit Umbrellas
- Liquor Liability
- Employee Benefits Liability
- Special Events Liability
- Guaranteed or Extended Replacement
- Cost property coverage

*This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions, refer to the insurance policy as coverage terms, conditions, and carriers may change. Coverage may not be available in all states. Issuance of coverage is subject to underwriting.*

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## Why Choose Insurance Partners?

We make it our practice to care about our clients, building lasting relationships. Our specialists concentrate on what they do best, providing insurance programs, so you can do what you do best, take care of property, owners and tenants.

Let us compare and shop the options for you. We will analyze your current coverage, point out strengths and weaknesses, and then research the best choices available to you. Insurance Partners also provides a complete range of insurance and risk management products and services to protect the personal and business interests of our clients.

*Please contact Insurance Partners today for a no-cost consultation of your Condo Association needs. It's the right choice to protect yourself and your valued properties.*