REASONS WE ARE YOUR MARKET OF CHOICE FOR APARTMENTS:

Offer Comprehensive General Liability and Property

- ◆ Target Risks that can be covered:
 - Apartments
 - Townhouses
 - Condominium Complexes
- Amenities may include:
 - · Swimming pools
 - Club Houses
 - Athletic Courts
 - · Fields and playgrounds

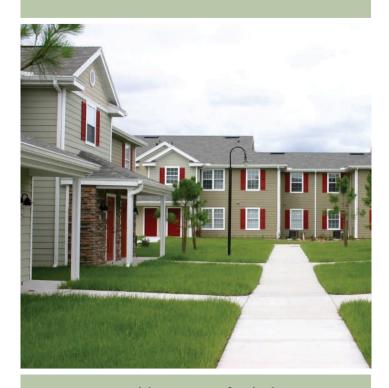
PRODUCT HIGHLIGHTS:

General Liability

- ◆ GL limits available up to \$2,000,000 each occurrence / \$3,000,000 aggregate
 - · Defense is OUTSIDE the limits
- Damage to Premises Rented to You up to \$100,000
- ♦ Medical Payments up to \$5,000
- ♦ Occurrence based coverage
- ♦ Additional Insureds available

Property

- ◆ Commercial Property is available for:
 - Buildings
 - Business Personal Property
 - Loss of Earnings
- Property Extension/Enhancement endorsement includes personal effects and property of others, valuable papers, property off premises, signs, sewer and drain backup, etc.
- Property Floaters available to cover Equipment and Tools



We can provide peace-of-mind coverage for the Owner & Landlords of Apartment,
Townhouse & Condo Complexes
through a carrier rated A+ Superior
by A.M. Best Company.

10/2010



QuoteNow@NeitClem.com