

Condominium Homeowners Protection



Premium Advantages:

There are several premium advantages available in most states if your condominium qualifies:

- Age of Insured Discount
- Auto, Umbrella and Life Multi-Policy Discounts
- Protective Device Discounts
- Fire Protection Rule
- Higher Deductibles
- Alarm System Discount
- New Home Discount

Your home should be a place where you can relax and unwind. With Auto-Owners Insurance, you can have that peace of mind.

A Condominium Homeowners insurance policy from Auto-Owners provides you with quality protection that is designed to complement insurance coverages that are currently available through your condominium association.

With our flexible policy options, you have the opportunity to obtain any necessary or desired additional protection to fill in any gaps in coverage so you can sit back and be assured that we have you covered when the unexpected happens.

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AGENCY IMPRINT
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Condominium Homeowners Protection (continued)

Primary Coverages

PERSONAL PROPERTY

Protection against loss caused by the following perils:

- Fire, smoke, explosion
- Lightning, wind, hail
- Riot, vandalism, civil commotion
- Theft, burglary, robbery
- Weight of snow, sleet and ice
- Freezing of plumbing and heating systems
- Excess Personal Property Coverage may be applied to the Dwelling Coverage at the time of loss.
- Replacement Cost Coverage (excluding FL, GA, IN, SC, and TN)

ADDITIONAL LIVING EXPENSE

When your home is uninhabitable because of a covered loss, the additional living expense coverage includes any living expenses over your usual expenses, such as a hotel room for you and your family.

PERSONAL LIABILITY

Covers you and members of your immediate family living with you against lawsuits arising from bodily injury and property damage as well as the cost of legal defense. Watercraft liability is included at no additional premium for outboards up to 120 H.P. and inboard or inboard/outboards up to 175 H.P.*

LOSS ASSESSMENT

Reimburses you for assessments imposed by your condominium association for certain losses not covered by your association's master policy. The basic policy provides up to \$2,500 coverage. Additional coverage is available.**

DWELLING AND OTHER STRUCTURES

Covers things such as built-in appliances, cabinets, fixtures, carpeting, paint and wallpaper. Also includes solely owned other structures, up to 10 percent of the insured value of your personal property protection. If desired, this amount can be increased.***

* Coverage for personal watercraft such as wave runners not included, but may be purchased separately.

** Coverages may vary in Utah. Contact your agent for more information.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

Why Auto-Owners?

- Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating.
- A national consumer magazine ranks Auto-Owners among the top companies for customer service at the time of a claim.
- Auto-Owners is among the largest insurance providers in the United States.
- Auto-Owners is an industry leader in controlling expenses, resulting in savings to our policyholders.

Auto-Owners Insurance

