



## Choosing insurance for your business is an important decision.

You invest your time, money and effort toward running your business, so you should be confident that the insurance you purchase will protect your business when you need it most.

St. Paul Travelers Apartment Businessowners Policy offers an affordable way for you to obtain Property and Liability insurance. This policy includes key coverages that are important to any business, and also offers additional business-specific options that are important for any apartment owner. St. Paul Travelers protects more than \$20 billion in total insured values for apartment risks.

## Coverage features especially for Apartments

- Appurtenant Buildings and Structures are covered up to \$50,000.
- These items are considered part of Building coverage:
  - Alarm systems.
  - Appliances used for refrigeration, ventilating, cooking, dishwashing or laundering.
  - Fences.
  - Fire extinguishing equipment.
  - Floor coverings.
  - Lawn maintenance and snow removal equipment.
  - Lobby and hallway furnishings.
  - Outdoor furniture.
  - Retaining walls.
  - Swimming pools.
- Building Glass coverage included, with several deductible options available.
- Employee Dishonesty for up to \$25,000\* (with an option to cover property managers as employees).
- Ordinance or Law coverage is included for a combined limit of \$25,000\*.
- Sign coverage is included up to the Building limit, if within 1,000 feet of the described premises.
- Garagekeepers optional coverage is available.
- Blanket limits optional protection may be available.
- Building Owners Endorsement option—enhances coverage in key areas for your owned buildings.
- Directors and Officers Liability coverage may be available for co-operatives.

\* Higher limits are available.

## Apartment Core Coverage Highlights

**Property coverage** This covers your building (including foundations) for replacement cost with no coinsurance.

- Outdoor Trees, Shrubs and Plants coverage provided for all covered causes of loss up to \$3,000\*.
- Coverage applies for the mechanical breakdown of vital building maintenance systems, such as boilers and air conditioning systems. The extra costs associated with these types of claims (pollutant clean-up and expediting expenses) are also covered up to \$25,000. Service interruption to your water or power supplies, caused by equipment breakdown, may also be covered. Your power generating equipment is covered up to \$100,000\* for breakdown.

**Business Income and Extra Expense** This covers income that is lost due to suspended operations caused by damage to your building from a covered cause of loss. [Optional for

### **Apartment Pac Plus<sup>SM</sup>**]

- Included on an Actual Loss Sustained basis for 12 consecutive months for **Apartment Pac<sup>SM</sup>**.
- For **Apartment Pac Plus**, on an Actual Loss Sustained basis for 12 consecutive months up to 80 percent of annual rents/fees.
- Up to 60 days Extended Business Income.
- Newly Acquired Premises up to \$250,000.
- Includes loss by Civil Authority.

### **General Liability**

This covers you against claims resulting from your business operations due to bodily injury or property damage to others. Automatically includes:

- Advertising Injury and Personal Injury Liability.
- Medical Payments up to \$5,000.
- Blanket contractual for oral or written contracts.
- Host liquor legal liability.

\* Higher limits are available.

## Popular Options

- Higher limits for most individual coverage extensions.
- ERISA Welfare and Pension.
- Hired and Non-owned Auto Liability.
- Power Pac<sup>SM</sup>** property coverage endorsement—enhances coverage in 18 key areas.
- Sewer and Drain Back Up.
- XTEND Endorsement<sup>®</sup>** for liability coverage enhancement—enhances coverage in 15 key areas.

## Services

- Risk Control**
  - Access to products and resources, training and education.
  - Technical bulletins.
- Claim Services**
  - 24 hour claim reporting via the Internet, phone or fax.
  - Via toll-free phone: 1.800.238.6225.
  - Claims handled promptly and professionally.
- Billing Plans**
  - One simple bill for all coverage we write.
  - Convenient installment payment plan.
  - Toll-free customer service 1.800.252.2268.

## Other Coverage Available

- Workers Compensation:**
  - To protect your most important asset – your employees.
- Business Auto:**
  - To protect against liability or physical damage to owned or leased autos.
- Umbrella Excess Liability:**
  - Peace of mind protection above and beyond primary limits.



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