

# Habitational/Real Estate Coverage

AmTrust Financial is a leader in small business insurance. We have multi-tiered pricing, multi-state and multi-line capabilities, combined with exceptional customer service and a dedicated staff of insurance professionals who all share the same vision. AmTrust provides a suite of small business insurance products for apartment building owners, condominiums, co-operative apartments and management companies, including: workers' compensation, cyber, BOP, commercial package, general liability, property, employment liability and more.



## Leading Writer

of Workers' Compensation insurance in the U.S.



## AM Best Rating

A- (Excellent) XV (2 billion or greater)



## Flexibility

multiple pricing tiers and coverages to suit your insured's needs

## Preferred Classes

- Condominiums
- HOAs
- Nursing Home / Assisted Living (Property Only)
- 1-4 Family Dwellings
- Apartments

## Preferred Exposures

- Newer construction (< 20 years effective age)
- MNC or better construction
- < \$5M single building amount subject (Frame/Joisted Masonry)
- < \$50M amount subject per location (Frame/Joisted Masonry)
- Low Crime Area

## Submission Requirements

- ezBOP or ezPac entry or completed ACORD application
  - Flexibility to electronically upload larger schedules

## Ineligible Exposures

- Timeshares
- Seasonal Rentals
- VRBO / Airbnb
- < 70% occupancy
- Protection class 8 – 10
- Builders' Risks

## Extensive Loss Control Services

We specialize in occupancy-specific risk management solutions.

A dedicated team of Loss Control representatives delivers our solutions, committed to protecting your assets and keeping your properties in operation. Whether you require loss prevention support or risk management assistance, our experienced team offers the individualized attention your business needs.

877.528.7878

[www.amtrustfinancial.com](http://www.amtrustfinancial.com)

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