

## Unit Owners Program

**Owner-Occupied, Tenant-Occupied, or Seasonal**

Personal Property Coverage up to \$300,000

**Coverage A (Building property):** 10% of Coverage C (Personal Property) subject to a \$1,000 minimum

### > PREFERRED PACKAGE BENEFITS

- Replacement Cost loss settlement for Personal Property
- \$2500 Limited Sewer or Drain Backup coverage
- Ordinance or Law coverage
- Preferred Theft coverage
- Home Freezer Contents coverage
- Enhanced Watercraft Liability coverage
- Identity Theft Resolution and Expense Reimbursement Services coverage
- Increased Special Limits for Personal Property

### > DISCOUNTS AVAILABLE

- Gated Community
- Multi-Policy Discount
- Retirement Community Discount
- Transfer Discount

### > OPTIONAL COVERAGES AVAILABLE

- Identity Theft (multiple tiers available)
- Loss Assessments (higher limits)
- Decrease Coverage C for Tenant-Occupied Unit
- Personal Injury
- Personal Computer Equipment
- Home Freezer Contents
- Limited Sewer or Drain Backup (\$2,500 or \$5,000 limits)
- Replacement Cost for Personal Property
- Ordinance or Law
- Scheduled Personal Property (Owner-Occupied Only)
- Home Cyber Protection
- Mortgage Payment Protection (Owner-Occupied, with a mortgage only)

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