

APARTMENT PROPERTY and LIABILITY INSURANCE

Your apartment complex is as unique as the people who live there. WCF Insurance has the coverage you need to protect your property and business with apartment business insurance coverage.

WHAT DO WE COVER?

- Garden-style Apartments
- Low-rise Apartment Buildings
- Mid-rise Apartment Buildings
- Mixed-use Buildings (retail/office on the ground floor, with living units above)

FEATURES

- Tenant relocation expenses up to \$1,000 per apartment and \$15,000 in any one occurrence resulting from a covered loss.
- Tenants' property legal liability coverage up to \$10,000 per occurrence for the amount you become legally obligated to pay because of damage to the property of your tenants while inside an apartment or storage unit.
- Liability insurance (subject to a \$5,000 annual aggregate) for damages you become legally obligated to pay as damages arising from a lock-out, or the sale, removal,

or disposal of your tenants' property while reclaiming an apartment or storage space when a tenant's rent is delinquent or unpaid.

- Reimbursement up to \$5,000 per occurrence, subject to a \$10,000 annual aggregate, for payments up to you make voluntarily or because of a demand from a tenant because of the complete loss of heat or air conditioning to a tenant's apartment.
- Smaller outdoor property (athletic courts, pools, storage units, etc.) added to covered property automatically (no need to schedule.)

DISCOUNTS

- Workers' compensation discount: Save at least 5% when you insure your worker's compensation with WCF. Discount increases 1% for each year the workers' compensation remains with WCF—up to a maximum of 10%.
- Early shopper discount: Save up to 5% when you request a quote at least 15 days in advance of the effective date.

WCF Insurance services and coverages may not be available in every state and are subject to underwriting qualification criteria, policy terms, and state law. WCF Mutual, WCF National, and WCF Select Insurance Companies. wcf.com/about-us