

PERSONAL LINES



# CONDOMINIUM UNIT OWNERS INSURANCE



Your Style. Your Coverage.

## WHATEVER YOUR STYLE, OUR COVERAGE FITS

When you buy home insurance, you're not just protecting your home and belongings, you're protecting your way of life. The Hartford understands how important your home is and offers superior value in condo-unit insurance. We're here for you every step of the way to help you protect what matters most.

As an owner of a condominium unit, you are also a member of your condo association. The association carries insurance on the basic structures and property that you call home. But, it's most likely that the association insurance does not cover the interior of your unit.

If your building was damaged, in most cases, you'd find that everything from the framing in – including the wall finishing, appliances and fixtures, household goods, perhaps even the plumbing and heating – is your responsibility. Why take a chance?

The Hartford keeps you moving forward with Condominium Unit Owners Insurance that fits your lifestyle and budget.

### Is Condominium Unit Owners Insurance right for you?

- Could you cover extra living expenses (such as a hotel) if a fire forced you into temporary quarters?
- Are you covered if someone burglarized your unit?
- Are you protected if a visitor was accidentally hurt in your home, or if a family member caused damage to someone else's property?
- Could you provide medical care payments for injury to others – even if you're not legally liable?

The Hartford's Condominium Unit Owners Insurance is an affordable, valuable package of protection especially designed to answer all these questions.

### The Hartford can help protect you and keep your life uninterrupted. Here's how:

The Hartford's Condominium Unit Owners Insurance policy includes the following protection that can close gaps in coverage and trim costly coverage overlaps.

**Personal Property.** Furniture, clothing and personal possessions are covered against loss due to fire, theft, lightning, windstorm, explosion, vandalism and a variety of other hazards.

**Building Additions and Alterations.** The built-in improvements and alterations you've made to your condo unit (e.g., bookshelves) are covered.

**Personal Liability Insurance** (non-car, non-business liability). Legal Liability covers your legal responsibility for accidental bodily injury or death, or property damage to others – on your premises or elsewhere – caused by you,

a member of your family, or your pets. Even if you're not legally liable, the legal costs of your defense are covered.

*Medical Payments:* Regardless of legal liability, your policy from The Hartford will pay actual medical expenses for accidental bodily injury (to persons other than residents of your household) caused by you, a member of your family, or your pets – on your premises or elsewhere.

**Physical Damage to Property of Others.** If you or a family member causes the damage, you're covered up to \$1,000, regardless of legal liability.

**Additional Living Expenses.** The Hartford's Condo Policy covers the greater-than-normal cost of living you face when a covered disaster forces you to live in temporary quarters while your home is being repaired or rebuilt. Coverage is up to 40% of your personal property limit.

**You are protected if any listed hazard causes loss to your personal property or to the alterations you've made.**

- Fire and lightning
- Windstorm and hail
- Explosion
- Vandalism
- Riot or civil commotion
- Smoke
- Aircraft damage
- Vehicle damage
- Theft
- Falling objects
- Weight of snow and ice
- Building collapse
- Accidental discharge of plumbing and heating

**Advantage Plus offers convenient, pre-packaged protection, giving you added value and security.**

**Additional \$300,000 of Liability Coverage and \$4,000 for Medical Payments to Others**

**Disappearing Property Deductible** – Responsible homeowners deserve to be rewarded. If you haven't had a homeowners loss for three years, we'll reduce your property deductible by \$50. And, we'll continue to reduce the deductible by an additional \$50 each year you continue to be loss-free – until your deductible reaches zero.

**The Hartford ID Restore** – The hardest part of dealing with an identity theft situation can be determining how to get started on restoring or protecting your identity. Customers of The Hartford receive free, unlimited access to The Hartford ID Hotline, and Identity Theft 911's Resolution Center, where qualified fraud specialists will provide personal, one-on-one attention to questions or concerns about identity theft, fraud or the safety of your personal information. Identity Theft 911's Fraud Specialists will help you take proactive steps to avoid becoming a victim of identity theft, or take you through the recovery process step by step and restore your peace of mind.

continued



**ID Fraud Expense Coverage** – It reimburses you for out-of-pocket expenses that you incur responding to an identity theft or fraud, such as lost income due to time off from work that is necessary to talk with credit agencies, or legal fees incurred to remove criminal or civil judgments resulting from the fraud.

**Equipment Protection Advantage** – Sometimes, the things you need most in your home – from appliances to heating and cooling systems – suddenly break. To keep your life uninterrupted, this coverage pays for the repair or replacement of appliances, electronics and systems in your home that are subject to mechanical or electrical breakdown.

### **Value-added optional coverages include:**

**Special Personal Property Coverage** – This option covers the contents of your condo against almost any risk – whether the loss occurs at home or away from home. (Individual policies may exclude certain hazards.)

**Coverage for Other Structures** – This option covers structures separate from your condominium unit, but owned solely by you (such as a garage or cabana) and located on the premises described in your policy.

**Units Regularly Rented to Others** – When you rent your unit, you may want the broader coverage available with this option.

**Green Rebuilding** – If living “green” is important to you, we can help with our optional Green Rebuilding coverage. It expands coverage limits by up to 10% when environmentally friendly materials or processes are used to make repairs, or you upgrade to more energy efficient or environmentally friendly systems and appliances after a covered loss.

**Valuable Items “Blanket” Coverage** – This coverage is an easier way to protect your higher-valued possessions without the added paperwork of scheduling or appraisals. It includes jewelry, watches, furs, silverware, fine arts, cameras, computers, musical instruments, china and crystal, and firearms. Total available limits range up to \$50,000, depending upon the type of valuables. The maximum limit is \$10,000 per item, and covered perils include loss by theft or mysterious disappearance.

**Water Backup and Sump Pump Overflow** – This important option covers loss resulting from water that backs up through sewers or drains, or that overflows from a sump pump that is not caused by flood or surface water.

### **We offer discounts that stretch your dollar:**

**Account Credit** – You may qualify for a lower price on your condo insurance and auto insurance when you buy both policies from your independent agent and The Hartford.

**Limited Access Credit** – If you own a condo where the complex has a 24-hour security staff, you may qualify for up to a 10% credit.

You may also save on your insurance cost by raising your deductible. To help you manage your budget, we offer a variety of payment plans to fit your situation.

### **Trust your coverage to The Hartford.**

The Hartford has protected the financial future of Americans for more than 200 years. This means you can trust The Hartford – just as so many people have since 1810.

Get the condominium unit owners coverage – for your home and possessions – and get the price that’s right for you. Call your independent Hartford agent for a quote today.



This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document are offered by Hartford Fire Insurance Company and its property and casualty affiliates. Hartford Plaza, Hartford, CT 06155. In Washington, both auto and home programs are underwritten by Hartford Accident & Indemnity Co.

**In Texas, the home program is underwritten by Hartford Accident & Indemnity Co. The auto program is underwritten by Southern County Mutual Insurance Company through Hartford of Texas General Agency, Inc. Hartford Fire Insurance Company and its affiliates are not financially responsible for insurance products underwritten and issued by Southern County Mutual Insurance Company.**

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