

## CondoUnitPAC<sup>®</sup>

The CondoUnitPAC Product offers coverage for owners of residential condominium units which are rented to others. The product provides Property and General Liability coverage within the four walls of the units. Coverage is written through designated producers who perform underwriting and administrative functions on behalf of GenStar.

### Coverage / Limits / Capacity

- > Available for individuals or corporations on a short term annual or seasonal basis
- > CondoUnitPAC Application can be used instead of the ACORD Application
- > Up to 50 units at any one building / location are eligible
- > Available in coastal areas with wind coverage
- > Hired and Non-owned available upon request
- > Fast and easy rating based on a simple per unit charge
- > One endorsement includes all property coverage extensions for easy policy issuance
- > Equipment Breakdown available



### Coverage Description

Three coverage options are available providing different per unit limits for the BPP which includes Improvements and Betterments and for Loss of Rents. Higher limits for BPP, Improvements and Betterments and Loss Assessments are available for an additional easy to calculate premium. Please refer to the Underwriting Guide for a full description.

### Coverage options are as follows:

	Limits of Insurance		
	Option A	Option B	Option C
General Liability policy limits	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000
> Water Damage Sublimit	\$100,000	\$100,000	\$100,000
Property per units limits:			
> BPP including Improvements and Betterments	\$25,000	\$50,000	\$75,000
> Loss of Rents	\$5,000	\$7,500	\$10,000
> Loss of Assessments	\$2,500	\$2,500	\$2,500
> Misc. Real Property	\$2,500	\$2,500	\$2,500
> Lock and Key Replacement	\$500	\$500	\$500
> Tenant Relocation Expense (Not Available in Massachusetts)	\$750/\$15,000 annual aggregate	\$750/\$15,000 annual aggregate	\$750/\$15,000 annual aggregate

**General Star Indemnity Company**  
is rated **A++** by A.M. Best and **AA+** by Standard & Poor's.

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