

YOUR CLIENTS WILL FEEL RIGHT AT HOME WITH OUR HABITATIONAL COVERAGE.



HABITATIONAL: APARTMENTS AND CONDOMINIUMS

SPECTRUM CLASS CODE	DESCRIPTION	SPECTRUM BOP
65511	Apartments with no commercial occupancy	Maximum Property Values
65611	Apartments with commercial occupancy	<ul style="list-style-type: none"> • \$15M per location
65221	Habitational condominiums	<ul style="list-style-type: none"> • \$20M per policy

→ WHAT GOOD LOOKS LIKE

- Habitational apartment or condominium building owners
 - » Habitational buildings with mixed use occupancy (including some commercial occupants) may be considered
- Modern (1990 or newer) property exposures built and suited for habitational use
- Occupancy rates of 80% or greater
- Dedicated property management
- Ownership/management committed to maintenance and improvements
- Sprinklered (including 13R systems) preferred

✖ OUT OF APPETITE

- Short Term | Vacation Rental Exposures
- Dormitories | Student Housing
- Hotels | Motels
- Original Year of Construction prior to 1990



→ KEY OPTIONAL ENDORSEMENTS

LIABILITY

Data Breach coverage helps pay for first-party response expenses if personally identifiable information (PII) is lost or stolen.

PROPERTY

Building Stretch® bundles essential coverage needed by building owners like Back-Up of Sewer & Drains, Paved Surfaces and Outdoor Signs. In some cases, the Stretch increases and/or replaces coverage limits provided by the Spectrum base property form.¹ Examples include:

- Business Income from Off-Premises Utility Services, which only requires a 12-hour waiting period before coverage applies
- Outdoor Property
- Newly Acquired or Constructed Property

Condominium Association coverage modifies our Special Property form to comply with the coverage requirements in the bylaws of the condo association. This includes coverage to common elements which are owned by the association and, if required by the condo association bylaws, fixtures and improvements that are part of the building at the scheduled premises.

LET YOUR HABITATIONAL CLIENTS FIND A HOME WITH OUR COVERAGE.

Talk to your sales rep to help your clients better protect their property.



Property
Liability
Workers' Comp
Business Auto

¹ Some Stretch coverages may also be available on a standalone optional basis.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc.