

US condo owners

Product overview

General

- Primary, secondary, seasonal, tenanted, vacant and condos undergoing renovation in all States.
- HO6 form.
- Rates provided by the Hiscox Rating Matrix (Condos), or by referral to Hiscox underwriters where applicable.
- \$1k AOP deductible (can be increased for a rating credit).
- 2% wind/hail deductible in wind states (can be increased or for a rating credit).
- No sub limit for firearms or trampoline liability (where liability included).

Standard coverages

- Limited flood included as standard in respect of coverages A and C, except on the ground floor of the building.
- 'Special coverage A' included as standard.
- \$300k personal/premises liability, but up to \$1m available for an AP.
- \$5k loss assessment (can be increased to a maximum of \$50k for an AP).
- \$5k mould (can be increased/decreased for an AP/RP).
- \$5k water backup (can be increased/decreased for an AP/RP).
- Loss of use available, limit to be included in TIV.

Optional coverages

- 'Special coverage C' available for an AP on primary and secondary occupancies.
- Catastrophic ground collapse available in Florida.

