



Apartment Product

WHY DO YOU NEED TO PURCHASE AN APARTMENT PRODUCT?

- ▶ Roof damage causes water to leak into Tenant’s Apartment causing Personal Property Damage
- ▶ A guest of the tenant claims bodily injury within your Apartment Complex’s swimming pool
- ▶ Tenant of Apartment Unit suffers Bodily Injury caused by defect in heating system leading to Carbon Monoxide poisoning
- ▶ Neighbors complain causing eviction of tenant. Tenant alleges wrongful eviction

Why should you choose the United States Liability Insurance Group’s Apartment Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS’ POLICY
General liability with no deductible	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?
Defense costs provided outside the limit of liability	✓	?
No cap on building height	✓	?
New ventures and newly constructed properties are eligible	✓	?
No Assault & Battery Exclusion if no subsidized housing	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine 2004).

Insure your financial well-being with a stable Company that will be there to pay your claim.

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.