

**FOR AGENT USE ONLY**

**ELIGIBILITY REQUIREMENTS:**

11 or more rental units  
Any year of construction if updated in last 30 years  
3+ yrs of property management experience; 5+ for student housing  
Property Owner/Manager within 25 miles of property  
70% occupancy rate  
Leases for all tenants  
Mercantile/office exposures may be eligible - contact underwriter

**TYPES OF RISKS:**

Apartment Buildings  
Garden Style Apartments  
Dwelling schedules (11+ rental units)  
Senior Housing (Independent)  
Student Housing (off campus, privately owned, no freshmen, fraternities/sororities)  
Cooperatives  
Tax Credit Programs - Public Housing  
High Rise Buildings  
Mixed Apartments Office/Mercantile  
Outbuildings/Appurtenant Structures

**INELIGIBLE RISKS**

Less than 100 AMP electrical service to the unit  
Fuses or knob and tube wiring  
Aluminum wiring without appropriate updates  
Stab Lok circuit breakers (Federal Pacific and Zinsco are two examples)  
Space heaters or alternative means of heating  
Galvanized piping  
Rooming houses  
Out of state absentee owners w/o mgmt firm for maintenance  
Non-conforming apartments; unapproved by town/city authorities  
Mobile homes, motor homes or trailers  
Above ground swimming pools  
Armed Security (unless 3rd party with risk transfer)  
Off duty police officers providing security  
Risks without a pet policy prohibiting dangerous animals/exotic pets  
Student Housing balconies: above second story are ineligible unless flush with building exterior. Certain small protruding balconies may be eligible (refer to underwriting).

**COVERAGE HIGHLIGHTS:**

BOP Form; no co-insurance provision  
Extended Business Income 90 days  
Comprehensive Liability including Personal Injury  
Special Form - includes Equipment Breakdown  
Guaranteed Replacement Cost available  
Interior Wind Driven rain coverage option  
Tenant Emergency Assistance Endorsement option  
Blanket coverage by location option

**FINANCIAL STRENGTH**

MiddleOak® is financially rated A+ (Superior) by A.M. Best Company and has been protecting against loss for over 175 years.

**ADMITTED PROGRAM:**

AR, AZ, CO, CT, DE, GA, IA, ID, IL, IN, KY, MA, MD, ME, MI, MO, MT, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VA, VT, WA & WI

**DIRECT BILLING: minimum premium \$1500**

Monthly, Quarterly, Two Pay, Annual Options  
25% down payment required

**DEDUCTIBLE OPTIONS:**

AOP \$1000 to \$100,000  
Water deductibles may apply  
Wind/Hail deductibles (flat or percentage) may apply

**SUBMISSION REQUIREMENTS**

- Quic utilization
- Complete ACORD application
- Supplemental forms
- Currently valued hard copy loss runs for past 3 yrs
- Recent front & back color photos for all dwellings ONLY

NOTE: Loss control by company w/in 30 days of binding; Email loss control questions to losscontrol@middleoak.com

**ADVANTAGE ENDORSEMENT**

**Please see the WORLDS APART ADVANTAGE Endorsement brochure for details.**

**COMPLEMENTARY COVERAGE THROUGH OUR DAUNTLESS® SPECIALTY BROKERAGE:**

- Umbrella/Excess Liability
- Earthquake
- Flood
- Excess Property
- Cyber Liability
- Pollution Liability
- Crime
- Wind only (DIC) or Wind Deductible Buy Back

**DISCOUNTS:**

Age of Building  
100% Hard-Wired Smoke Detection  
Sprinkler discount for commercial grade sprinkler system  
Central Station Alarm  
Stove Top Fire Suppression  
Freeze Alarm  
Other credits may be available depending upon risk

**Smoke-Free Discounts:**

- Smoke Free Complex Discount- 7% off the property premium for every complex where no smoking is allowed anywhere at the complex.
- Designated Smoking Area Discount- 3.5% off the property premium for every smoke free building that has a designated smoking area away from the residence. Smoking not permitted on balconies, decks, or within 20 ft. of the building and common areas.  
*(The effective date of discounts vary by state.)*



**IMPORTANT:** No coverage is provided by this summary nor is it to be construed to replace any policy provisions. Complete coverage information is contained in the insurance policy, endorsements, and declarations page. Insurance policy provisions are final, regardless of information included in this summary. If there is a conflict between a policy and this summary, the policy will control.

*\*Policies issued by COUNTRY Mutual Insurance Company®, Bloomington, IL and COUNTRY Casualty Insurance Company®, Bloomington, IL MiddleOak does not represent or endorse the accuracy or reliability of any of the information or content contained on, distributed through, or accessed from this tip sheet nor the quality of any products, information or other materials displayed, or obtained by you as a result of any reliance on the information contained in this tip sheet.*



Making Insurance Right.®

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Any year of construction if updated in last 30 years  
3+ yrs of property management experience  
Property Owner/Manager within 25 miles of property  
70% occupancy rate  
Mercantile/office exposures may be eligible - Contact Underwriter

**TYPES OF RISKS:**

Condo Associations  
Homeowner Associations  
Condo Conversions  
Seasonal Associations  
Secondary/Rental Associations  
Planned Unit Developments

**INELIGIBLE RISKS**

Less than 100 AMP electrical service to the unit  
Aluminum wiring without appropriate updates  
Fuses or knob and tube wiring  
Stab Lok circuit breakers (Federal Pacific and Zinsco are two examples)  
Space Heaters or Bldgs without Central heating  
Galvanized piping  
Rooming houses  
Mobile home parks, mobile homes or trailers  
Resorts, hotels, or individually owned campsites  
Properties with known structural defects  
HOA's where common property is not jointly owned  
Armed Security (unless 3rd party with risk transfer)  
Off duty police officers providing security  
Risks without a pet policy prohibiting dangerous animals/exotic pets  
Associations with developer owned units are ineligible

**COVERAGE HIGHLIGHTS:**

BOP Form - No co-insurance provision  
Guaranteed Replacement Cost available  
Special Form - includes Equipment Breakdown  
"All in" coverage available  
Comprehensive Liability including Personal Injury  
Interior Wind Driven Rain coverage available  
Water Back-Up & Sump Overflow available  
Ordinance or Law Coverage - Blanket Limit (optional)  
Blanket coverage by location option

**DISCOUNTS:**

Age of Building  
100% Hard-Wired Smoke Detection  
Sprinkler discount for commercial grade sprinkler system  
Central Station Alarm  
Stove Top Fire Suppression  
Freeze Alarm  
Other credits may be available depending upon risk

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**COMMUNITY ASSOCIATIONS  
REFERENCE GUIDE**

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AR, AZ, CT, CO, DE, GA, IA, ID, IL, IN, KY, MA, MD, ME, MI, MO, MT, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VA, VT, WA & WI

MINIMUM PREMIUM: \$1500

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Monthly, Quarterly, Two Pay, Annual Options  
25% down payment required

**DEDUCTIBLE OPTIONS:**

AOP \$1000 to \$100,000  
Water deductibles may apply  
Wind/Hail deductibles (flat or percentage) may apply

**SUBMISSION REQUIREMENTS**

- Quic utilization
- Complete ACORD application
- Supplemental forms
- Currently valued hard copy loss runs for past 3 yrs
- Recent financial statement & long range capital improvement plan (if Condo is 15+ years old)

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- Umbrella/Excess Liability
- Directors and Officers – includes Prior Acts coverage
- Earthquake
- Flood
- Excess Property
- Cyber Liability
- Pollution Liability
- Crime
- Wind only (DIC) or Wind Deductible Buy Back