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Get to Know the MiddleOak Habitational Program



MiddleOak's target market accounts are well managed, well maintained, and controlled by experienced owners and management personnel. This program is designed for the successful professional property owner who demonstrates the proactive management skills necessary to secure responsible tenants and maintain the properties in good condition. Good property maintenance is important in controlling losses and not only includes regular property visitations and upkeep but also includes the adequate updating of the roofs as well as the electrical, plumbing and heating systems. The depth of the landlord's management skills, experience and proactive maintenance measures are reflected in the pricing of the overall risk.

MiddleOak offers two programs:

Worlds Apart[®] is a property and liability program for apartment classes where the insured owns and insures a minimum of 11 rental units on the policy. Occupancy types include; apartments, student, senior, affordable housing, well-maintained dwelling schedules and high value buildings.

Capsure[®] is a property and liability program for condominium, homeowner and cooperative associations with a minimum of 11 units. Occupancies include primary, secondary and non-owner occupied.

Key program features include:

- 11 unit minimum
- BOP policy
- Direct bill
- No year built requirement (as long as the properties have been updated in the last 30 years)
- Guaranteed replacement cost
- Special perils includes Equipment Breakdown
- Actual loss sustained business income - 18 months
- Comprehensive liability limits including aggregate per location
- No General Liability deductible
- All-In coverage is available for condominium associations
- Employee Dishonesty
- Earthquake & Flood coverage (Flood NOT available in all areas including Zones A or V)
- Water Back-Up and Sump Overflow
- Hired and Non-Owned Automobile Liability
- Wind Driven rain coverage is available
- Credits available for smoke-free properties
- Additional credits available for the installation and use of stove top fire suppression devices
- Umbrella & D&O and other complementary products available through MiddleOak's brokerage operation (Dauntless Specialty Brokerage)

Want to know what risks get preferred pricing? Please review this [target market sell sheet](#).

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.



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Current State Availability: Please see specific state availability on www.bigimarkets.com. We've made recent changes to improve our competitive fit, including:

- Reduced rates in many states and territories
- Improvements to wind/hail deductible requirements in many territories
- Significantly reduced rates for water back-up

To learn more about this market and speak to the program manager, call/email Rob Keller directly at 860-638-5115 rob.keller@middleoak.com.