

PROGRAMS

HABITATIONAL AND HOSPITALITY PROGRAM (HABPRO)

The Habitational and Hospitality Program, HabPro, is tailored to provide unique coverages to apartment/condo and hotel/motel risks throughout the U.S. The Program is written on a non-admitted basis and offers both General Liability/Property package policies and standalone Property policies. In partnership with NSM Insurance Group, the Program is distributed through a network of independent retail brokers.

PROGRAM HIGHLIGHTS

- Offered on a non-admitted basis nationwide (excluding FL, TX and AK)
- Policy options:
 - All Risk Commercial General Liability/Property Package Policy
 - All Risk Standalone Property Policy
 - Minimum package premium - \$5,000
- The following classes are eligible:
 - Apartments
 - Condominiums
 - Garden Style Co-Ops
 - Hotels/Motels
 - Mixed Schedules that include Light Manufacturing, Office and Industrial Parks, Office Towers, Shopping Malls and Centers, and Self-Storage (Habitational exposure must be on the insured's schedule of property)

PROPERTY COVERAGE FEATURES

- Enhancement Endorsement for the BPP/Condo Coverage forms
- Limited Earthquake and Flood coverage in select states
- Equipment Breakdown Coverage
- Flexible Deductibles
- Additional Property Coverages such as Backup of Sewers and Drains, Building Ordinance, and Crime

COMMERCIAL GENERAL LIABILITY COVERAGE FEATURES

- Primary Limits of \$1M/\$2M Per occurrence and General Aggregate for Bodily Injury, Property Damage and Personal & Advertising Injury
- Fire Damage Legal Liability
- Coverage options include limited Hired & Non-Owned Auto Liability and Liquor Liability, as well as Limited Assault & Battery and Abuse & Molestation for select risks

THE PROGRAM ADMINISTRATOR

For more than 25 years, NSM Insurance Group has been developing, implementing, marketing and underwriting industry-specific insurance programs for niche markets. Using our NSM Program Development Model™ (DIME), we have built some of the industry's most successful programs. NSM is continuously looking to provide a compelling mix of product and process to specific industry niches where we can achieve sustainable and renewable growth.

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This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, GmbH, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and surplus lines brokers. Actual coverage may vary and is subject to policy language as issued. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, GmbH. All rights reserved.

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