

## 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.

## CONTACTS

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