



PERSONAL INSURANCE

Condominium Unit Owners Insurance

*You need homeowners
insurance, too.*



Who Pays for the Damage to Your Possessions?

Answer: You do.

As an owner of a condominium unit, you are also a member of your condo association. As you probably are aware, the association carries insurance on the basic structures and property. Chances are, though, association insurance does not cover the interior of your unit.

If your building was damaged in most states, you'd find that everything from the framing in – including wall finishing, appliances and fixtures, household goods, perhaps even the plumbing and heating – is your responsibility. And without an individual Condo Unit Owners Policy, such a loss would leave you with a rather empty feeling.

Misfortune can strike anyone – anywhere. For example:

- Could you cover extra living expenses (such as a hotel) if a fire forced you into temporary quarters?
- Are you covered if someone burglarized your unit?
- Are you protected if a visitor was accidentally hurt in your home, or if a family member caused damage to someone else's property?

- Could you provide medical care payments for injury to others – even if you're not legally liable?

You can protect yourself against such losses with one special package of insurance – The Hartford's Condominium Unit Owners Insurance. This valuable protection can close dangerous gaps in coverage and trim costly coverage overlaps.

The Hartford's Condo Policy includes this protection:

Your Personal Property. Furniture, clothing and personal possessions are covered against loss due to fire, theft, lightning, windstorm, explosion, vandalism and a variety of other hazards.

Building Additions and Alterations. The built-in improvements and alterations you've made to your condominium unit (e.g., bookshelves) are covered.

Personal Liability Insurance (non-car, non-business liability). *Legal Liability* covers your legal responsibility for accidental bodily injury or death, or property damage to others – on your premises or elsewhere – caused by you, a member of your family, or your pets. Even if you're not legally liable, the legal costs of your defense are covered.

Medical Payments: Regardless of legal liability, your policy from The Hartford will pay actual medical expenses for accidental bodily injury (to persons other than residents of your household) caused by you, a member of your family, or your pets – on your premises or elsewhere.

Physical Damage to Property of Others. If you or a family member cause the damage, you're covered up to \$1,000, regardless of legal liability.

Additional Living Expense. The Hartford's Condo Policy covers the greater-than-normal cost of living you face when a covered disaster forces you to live in temporary quarters while your home is being repaired or rebuilt. Coverage is up to 40% of your policy limit.

You are protected if any listed hazard causes loss to your personal property or to the alterations you've made.

- Fire and lightning
- Windstorm and hail
- Explosion
- Vandalism
- Riot or civil commotion
- Smoke
- Aircraft damage
- Vehicle damage
- Accidental electrical damage
- Theft
- Falling objects
- Weight of snow and ice
- Building collapse
- Accidental discharge of plumbing and heating
- Freezing of plumbing, heating or ventilation system.

Convenient, pre-packaged protection to meet your special insurance needs.

Sentinel Gold Condominium. This valuable package bundles the most popular coverage options for much less than if each were purchased separately. You'll get protection for the contents of your condo against any risk, except those that are specifically excluded, and replacement coverage for your belongings, regardless of depreciation. Plus, Sentinel Gold increases the limits of your protection on some of your most valuable possessions.

Value-added optional coverages include:

Special Personal Property Coverage. This option covers the contents of your condo against almost any risk – whether the loss occurs at home or away from home. (Individual policies may exclude certain hazards.)

Coverage for Other Structures. This option covers structures separate from your condominium unit, but owned solely by you (such as a garage or cabana) and located on the premises described in your policy.

Units Regularly Rented to Others. When you rent your unit, you may want the broader coverage available with this option.

Loss Assessment Coverage. This policy option will pay up to \$1,000 for your share of a loss assessment imposed by your condominium association. This coverage is subject to the hazards covered by your policy. Increased limits are available.

You may be eligible for the following special credits on your Condo Insurance Policy.

Account Credit. You may qualify for a lower price on your Condo Insurance and Auto Insurance when you buy both policies from your Independent Agent and The Hartford.

Limited Access Credit. If you own a condo where the complex has a 24-hour security staff, you may qualify for a 10% credit.

Mature Condo Owner Discount. If you're a mature condo owner, you'll save even more – regardless of your employment status.

You may also select from various deductible options to help lower your insurance cost and choose the payment plan that best suits your budget.

Peace of Mind from The Hartford

The Hartford's Condo Unit Owners Policy has been designed to offer the coverage you need for your home and possessions. So don't shortchange your peace of mind, find out just how affordable Condo insurance from The Hartford can be. Simply call your Independent Agent for a quote today.

This brochure is not part of any policy issued by The Hartford or its affiliated insurers and is not a binding part of any insurance contract which may be applicable to you. It contains only general descriptions of coverages which may be provided and does not include all of the features, exclusions, and conditions of the policy it describes. Certain coverages, features, and credits vary by state and may not be available to all insureds. The Hartford suggests that you read your policy and consult with your insurance representative to determine your actual coverage. In the event of a loss, the terms of your policy will determine your coverage. Any difference in coverage descriptions between this brochure and your policy are inapplicable and should be disregarded.



Always thinking ahead.SM