

# Appetite Guide

## West Coast Admitted Habitational Program



### NATIONAL SPECIALTY INSURANCE COMPANY

Coverage and Limits	Classifications
<ul style="list-style-type: none"> <li>■ Commercial Package Including: Property, Crime, General Liability with Hired and Non-Owned Auto</li> <li>■ Monoline General Liability or Monoline Property Limits:               <ul style="list-style-type: none"> <li>– Property: Up to \$25,000,000 Per Location</li> <li>– General Liability: \$1,000,000/\$2,000,000 General Aggregate</li> <li>– Crime: Up to \$100,000</li> </ul> </li> <li>■ Package and Monoline Minimum Premium: \$5,000</li> <li>■ Monoline General Liability Minimum Premium: \$5,000</li> </ul>	<ul style="list-style-type: none"> <li>■ Apartment and Condominium Associations</li> <li>■ Special Features:               <ul style="list-style-type: none"> <li>– No Age Restrictions</li> <li>– Enhanced Commercial Property Coverage Endorsement included at No Charge</li> <li>– Apartment Owners Endorsement Available</li> <li>– Mortgage and Loss Payee Endorsements Included</li> <li>– CP1410 Endorsement Available for Condominium Associations</li> </ul> </li> </ul>



## West Coast Admitted Habitational Program

NATIONAL SPECIALTY INSURANCE COMPANY	
Rating	Rated 'A' (Excellent) by A.M. Best
States Available	AZ, CA, NM, NV
Program	West Coast Admitted Habitational Package Program
Product Highlights	<ul style="list-style-type: none"> <li>▪ Apartments and Condominium Association</li> <li>▪ Commercial Package including Property, Crime, General Liability with Hired and Non-Owned Auto</li> <li>▪ Monoline General Liability or Monoline Property</li> </ul> Limits: <ul style="list-style-type: none"> <li>– Property: Up to \$25,000,000 Per Location</li> <li>– General Liability: \$1,000,000/\$2,000,000 General Aggregate</li> <li>– Crime: Up to \$100,000</li> </ul> <ul style="list-style-type: none"> <li>▪ Package and Monoline Minimum Premium: \$5,000</li> <li>▪ 5 Year Loss History is preferred. Minimum of 3 years or combination of loss history plus COE documentation if less than 3 years loss history</li> <li>▪ Protection Classes: 1 – 5 Accepted, 6 &amp; 7 referral to the carrier</li> <li>▪ Max Height: Over 25 Stories are referred to the carrier</li> <li>▪ No Broker Fee</li> <li>▪ No Inspection Fee</li> </ul>
Age of Building Rules	<ul style="list-style-type: none"> <li>▪ Roof Update Required if building over 20 years</li> <li>▪ Electrical: Circuit Breakers &amp; Copper Wiring Required</li> <li>▪ Re-Wiring Required if Building Age is Under 1950</li> <li>▪ Plumbing: Update Required if Building Age is Over 1950</li> </ul>
Other Details	<ul style="list-style-type: none"> <li>▪ Minimum 4 Habitational Units (5 for CA) or 2+ Habitational units ground floor mercantile</li> <li>▪ Mercantile exposure is measured by square footage and has to be to 50% or less</li> <li>▪ Minimum Occupancy Rate: 85%</li> <li>▪ No Flood &amp; Quake coverage offered</li> </ul>

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail. All information and representations herein are as of November 2015.

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COMMERCIAL



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**'A' VIII Admitted Carrier**