



**Tower Hill**  
Insurance

# HOMEOWNERS ASSOCIATIONS COMMERCIAL LINES PROGRAM



## HOMEOWNERS ASSOCIATION

### Coverage Form Availability



**Business-Owners Policy (BOP)**



**Commercial Property (CP)**

### Targeted Risks

- Homeowners associations, property owners associations, condo owners associations

- Planned unit developments
- Common buildings, outdoor property and miscellaneous equipment

## COVERAGES AND EXTENSIONS

The following policy coverages are available with applicable limits; subject to state and carrier guidelines.

- Accounts Receivable
- Annual Automatic Value Increase for Buildings
- Business Income with Extra Expense
- Business Personal Property (BPP)
- Civil Authority: Business Income and Extra Expense (72-Hours Waiting Period)
- Debris Removal
- Extended Business Income
- Fire Department Service Charges
- Fire Extinguisher System Re-Charge Expense
- Forgery and Alteration

- Increased Cost of Construction
- Interior and Exterior Building Glass
- Money Orders and Counterfeit Paper Currency
- Newly Acquired Building and Personal Property Off Premises
- Pollutant Clean-Up and Removal
- Preservation of Property
- Tree Removal and Tree Debris Removal
- Unscheduled Buildings and/or Business Personal Property
- Valuable Papers and Records

Please refer to the following page for optional coverages that may also be available.

Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Limits and deductibles apply. Please refer to the individual policy forms for specific coverage details.

# HOMEOWNERS ASSOCIATION

The following coverages and deductibles are available, subject to state and carrier guidelines. Limits and deductibles apply. All coverages are subject to the conditions, exclusions and limitations outlined in each policy.

## OPTIONAL COVERAGES

- Additional Debris Removal
- Additional Valuable Papers and Records
- Employee Dishonesty
- Equipment Breakdown
- Fine Arts
- Hired and Non-Owned Automobile Liability
- Loss Assessment
- Money and Securities
- Ordinance or Law Coverage
- Outdoor Signs
- Property Damage Legal Liability: Property of Others
- Spoilage
- Tools and Equipment: Blanket or Scheduled
- Utility Services (Direct Damage and Time Element)
- Water Backup and Sump Overflow

## DEDUCTIBLE OPTIONS

ALABAMA	FLORIDA	SOUTH CAROLINA	TEXAS
<b>Wind/Hail</b> 1%, 2%, 3%, 5%, or 10% per occurrence	<b>Wind/Hail</b> 1%, 2%, 3%, 5%, or 10% per occurrence	<b>Wind/Hail</b> 1%, 2%, 3%, 5%, or 10% per occurrence	<b>Wind/Hail</b> 1%, 2%, 3%, 5%, 10%, or 15% per occurrence
<b>Hurricane</b> 1%, 2%, 3%, 5%, or 10% per occurrence	<b>Hurricane</b> 1%, 2%, 3%, 5%, or 10% per calendar year or occurrence	<b>Hurricane</b> 1%, 2%, 3%, 5%, or 10% per calendar year or occurrence	<b>Hurricane</b> 1%, 2%, 3%, 5%, 10%, or 15% per calendar year or occurrence
<b>Earthquake</b> 5%, 10%, 15%, 20%, 25%, 30%, 35% or 40% per occurrence	<b>Sinkhole</b> 2%, 3%, 5%, or 10% AOP or flat dollar deductibles may also be available	<b>Earthquake</b> 1%, 2%, 3%, 5%, 10%, 15%, 20%, 25%, 30%, 35%, or 40% per occurrence	

Tower Hill Insurance Group proudly offers commercial lines products through the following.

### Tower Hill Prime Insurance Company

An affiliate of Florida-based Tower Hill Insurance Group, Tower Hill Prime offers Commercial Lines products on an admitted basis in Alabama, Florida and South Carolina. Tower Hill Prime Insurance Company has earned a Financial Stability Rating® (FSR) of A (Exceptional) from Demotech, Inc.



### RenaissanceRe Specialty U.S. LTD. (RSUSL)

RenaissanceRe Specialty U.S. Ltd. ("RSUSL") is a non-admitted surplus insurer. Risks placed with RSUSL must be placed in accordance with applicable state surplus lines laws. Surplus lines brokers and consumers may contact Tower Hill Insurance Group, LLC for further information. All other surplus lines inquiries should be directed to a licensed insurance broker.



### Vantage Risk Specialty Insurance Company

Vantage Group Holdings Ltd. (Vantage) was established in late 2020 as a re/insurance partner designed for the future. Driven by relentless curiosity, our team of trusted experts provides a fresh perspective on our clients' risks. We add creativity to tech-enabled efficiency and robust analytics to address risks others avoid. Vantage operating subsidiaries Vantage Risk Ltd., Vantage Risk Assurance Company and Vantage Risk Specialty Insurance Company are rated "A-" (Excellent) by AM Best.



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**For more information, contact Tower Hill Insurance at 800.509.1592.**