



Making Insurance Right.®

CAPSURE® QUICK REFERENCE GUIDE

FOR AGENT USE ONLY

ELIGIBILITY REQUIREMENTS:

11 or more units
Any year of construction if updated in last 30 years
3+ yrs of property management experience
Property Owner/Manager within 25 miles of property
70% occupancy rate - Contact Underwriter
Mercantile/office exposures may be eligible - Contact Underwriter

TYPES OF RISKS:

Condo Associations
Homeowner Associations
Condo Conversions
Seasonal Associations
Secondary/Rental Associations
Cooperatives
Planned Unit Developments

INELIGIBLE RISKS

Less than 100 AMP electrical service in each unit
Aluminum wiring without appropriate updates
Knob and tube wiring
Fuses
Space Heaters or Bldgs without Central heating
Rooming houses
Mobile home parks; mobile homes or trailers
Resorts, hotels or individually owned campsites
Properties with known structural defects
Home associations where common prop is not jointly owned
Armed security guards

COVERAGE HIGHLIGHTS:

BOP Form - No co-insurance provision
Guaranteed Replacement Cost available
Special Form - includes Equipment Breakdown
"All in" coverage available
Comprehensive Liability including Personal Injury (1M/2M) Interior
Wind Driven Rain coverage available
Water Back-Up & Sump Overflow available
Ordinance or Law Coverage - Blanket Limit (optional)

DISCOUNTS:

Age of Building and Renovation Updates
100% Hard-Wired Smoke Detection
Central Station Alarm
Stove Top Fire Suppression
Freeze Alarm
IRPM credits may be available depending upon risk

FINANCIAL STRENGTH

MiddleOak®* is financially rated A+ (Superior) by A.M. Best Company and has been protecting against loss for over 170 years.

ADMITTED PROGRAM:

AR, AZ, CO, DE, GA, IA, ID, IN, KY, MD, ME, MI, MO, MT, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VA, VT, WA, WI

MINIMUM PREMIUM: \$1500

DIRECT BILLING:

Monthly, Quarterly, 8- Pay, Annual Options
25% down payment required

DEDUCTIBLE OPTIONS:

AOP \$1000 to \$100,000
Wind and Water deductibles may apply on some risks

LOSS HISTORY

Large and/or multiple losses may qualify; provide details such as specific causes and any actions taken to prevent re-occurrence

SUBMISSION REQUIREMENTS

- Complete ACORD application (forms 125, 140, 126, 139)
- Supplemental forms
- Currently valued hard copy loss runs for past 3 yrs
- Recent financial statement & long range capital improvement plan (if Condo is 15+ years old)

ADVANTAGE ENDORSEMENT

Please see the WORLDS APART ADVANTAGE Endorsement brochure for details.

Complementary Coverage through our Dauntless® Brokerage

Flood
Earthquake – not available in all states
Umbrella Liability: up to \$100 million
Director's & Officers – includes Prior Acts coverage

IMPORTANT: No coverage is provided by this summary nor is it to be construed to replace any policy provisions. Complete coverage information is contained in the insurance policy, endorsements, and declarations page. Insurance policy provisions are final, regardless of information included in this summary. If there is a conflict between a policy and this summary, the policy will control.

*MiddleOak issuing companies, Holyoke Mutual Insurance Company in Salem, Salem, MA and Middlesex Mutual Assurance Company, Middletown, CT are financially rated A+ (Superior) by A.M. Best Company.