

HabPro Insurance

YOUR GROUND-UP SOLUTION FOR HABITATIONAL RISKS

HabPro Insurance is a one-stop-shop Commercial Real Estate (CRE) insurance provider specializing in package and mono-line property for apartments and condominiums. Built by NSM Insurance Group, the nation's leading provider of specialty insurance programs, HabPro offers competitive and convenient ground-up coverage solutions for your small and middle market habitational risks.

WHY US?

- National Ground-Up Coverage
- A+ Rated Carrier
- Competitive Coverages & Policy Forms
- Creative Solutions for Traditional & Non-Traditional Accounts
- Dedicated Underwriting Expertise
- In-House Claims Service
- Superior Service

- Single location limits up to \$50M

ELIGIBLE CLASSES

- * **Class A & B Risks**
- * **Non-Admitted Risks**
- * **Built in 1985 or newer**
- * **Older buildings with gut rehabs**
- Condominiums
- Apartments
- Subsidized & LIHTC (Section 8 Developments up to 15%)
- Mixed-Use Buildings (up to 33% mercantile)
- Student Housing (up to 100%; not owned or operated by a college/university)
- 55+ Independent Living Communities

KEY COVERAGES

- Robust Property Enhancement Endorsement, which includes various sub-limit coverages
- Business Income
- Equipment Breakdown
- Ordinance & Law (A, B, C, D Options)
- Hired & Non-Owned Auto
- Sewer Backup

**We do not currently offer Umbrella, Earthquake, Flood or D&O coverage.*

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HABPRO INSURANCE

OUR TERRITORY

We serve all states:

- Excluding AK, FL, HI & LA
- Excluding the five boroughs of NYC

INELIGIBLE RISKS

- Non-sprinklered frame buildings with 4+ stories
- PC 8-10
- No aluminum branch wiring allowed
- Federal Pacific Stab-Lok, Zinsco and fuses are prohibited exposures
- Vacant buildings
- Boarding, rooming and/or halfway houses
- Skilled nursing and assisted living facilities
- Timeshares or condo/hotel mix
- Hotels/motels
- Owner-occupied dwellings
- Single family dwelling schedules
- Mercantile buildings (more than 33%)

QUOTE REQUIREMENTS

- Accord Application
- Statement of Values (SOV) for Each Building
- 3 Year Loss History
- Expiring Premium & Target Premium
- Supplemental Application
- If there is coverage you want quoted that is not on the Application, or coverage on the Application that you don't want quoted, please specify in your cover email.

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Send submissions to habpro@nsminc.com