

The Best Home for Your Habitational Business

HABPRO INSURANCE

HabPro Insurance is a best-in-class 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 is available on a non-admitted basis and is focused on providing competitive coverage to the small to middle market arena.

WHY US?

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

POLICY LIMITS & PREMIUMS

- **Property Amount Subject:** \$15MM max.
- **Policy Premium:** \$100,000 max.
- **Average Policy Premium:** \$25,000

ELIGIBLE CLASSES

- Apartments
- Condominiums
- Multi-Family Homes
- Subsidized Housing (up to 15%)
- Student Housing (up to 100%; not owned or operated by a college/university)
- 55+ Independent Living Communities
- Assisted Living Facilities (Mono-line Property)

KEY COVERAGES

- Robust Property Enhancement Endorsement, which includes various sub-limit coverages
- Business Income
- Equipment Breakdown
- Ordinance & Law (up to 10% for B & C individually or combined)
- Hired & Non-Owned Auto

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

The Best Home for Your Habitational Business

HABPRO INSURANCE

OUR TERRITORY

We serve all states:

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

INELIGIBLE RISKS

- Non-sprinklered frame buildings with 3+ stories
- Frame buildings with 7+ stories
- PC 9 or 10
- Vacant buildings
- Boarding, rooming and/or halfway houses
- Skilled nursing home facilities
- Timeshares or condo/hotel mix
- Hotels/motels
- Owner-occupied dwellings
- Mercantile buildings (more than 30%)
- Buildings 35+ years old without updates (roofs within 25 years)

QUOTE REQUIREMENTS

- Accord Application
- Statement of Values (SOV) for Each Building
- 3-5 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.

Joe Mossbrook

Director of E&S

jmossbrook@nsminc.com

(610) 808-9499

Send submissions to habpro@nsminc.com