Protection for the properties that people call home.

Apartments and Condominiums

Owners of habitational apartment or condominium buildings.

Description	Spectrum® Class Code
Apartments with no commercial occupancy	65511
Apartments with commercial occupancy	65611
Habitational condominiums	65221

Spectrum Business Owner's Policy (BOP)
Maximum Property Values $20M per location $40M per policy

The Hartford

Underwriting | Industry Spotlight

What Good Looks Like

- Habitational buildings with mixed use occupancy (including some commercial occupants) may be considered
- Modern (1990 or newer) property exposures built and suited for habitational use
- Occupancy rates of 80% or greater
- Dedicated property management
- Ownership/management committed to maintenance and improvements
- Sprinklered (including 13R systems) preferred

Out of Appetite

- Short Term | Vacation Rental Exposures
- Dormitories | Student Housing
- Hotels | Motels
- Original Year of Construction prior to 1990

Key Optional Coverages

Liability

- **Data Breach** coverage helps pay for first-party response expenses if personally identifiable information (PII) is lost or stolen.

Property

- **Building Stretch®** bundles essential coverage needed by building owners like Back-Up of Sewer & Drains, Paved Surfaces and Outdoor Signs. In some cases, the Stretch increases and/or replaces coverage limits provided by the Spectrum base property form.[1] Examples include:
  - » Business Income from Off-premises Utility Services, which only requires a 12-hour waiting period before coverage applies
  - » Outdoor property
  - » Newly acquired or constructed property
- **Condominium Association** coverage modifies our Special Property form to comply with the coverage requirements in the bylaws of the condo association. This includes coverage to common elements which are owned by the association and, if required by the condo association bylaws, fixtures and improvements that are part of the building at the scheduled premises.

Ask your territory manager about putting our expanded appetite to work for your customers.

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[1] Some Stretch coverages may also be available on a standalone optional basis.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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