

## Skinner Select Association Advantage

Members of Skinner Select have access to tailored insurance solutions and consulting developed for Multi-Family, Commercial and Community Association real estate. Only available to owners, managers and developers who perform at the highest level of economic and physical integrity.

Skinner Select insurance products feature comprehensive and competitive coverage along with longevity and stability in the marketplace. Our seasoned industry experts ensure the highest level of customer service and personalized expertise.



### Multi-Family



### Community Associations



### Consulting

# SKINNER

## SELECT

### Target Classes

Multi-Family  
Retail Centers  
Office Buildings  
Condominiums

### Insured Profile

High degree of experience  
Pro-active risk management and oversight  
Professional management  
Stable claims experience  
Reputable among industry peers

### Risk Characteristics

Portfolios of \$100,000,000+ TIV  
Low to medium hazard  
Multi-state, mixed construction acceptable  
Well maintained – no deferred maintenance  
Updated roofing, plumbing, electrical and HVAC  
Greater than 50% Occupancy  
Maintenance of building heat above 55 degrees

### Ineligible Risks

Non-remediated aluminum wiring / fuses  
Ground Up Construction  
Medium to Hard Industrial  
Vacant Buildings

### Submission Requirements

Complete SOV & Pictures  
Targets: pricing, limits & deductibles  
5 years hard copy loss runs

### Quote, Bind & Issue Online

Competitive and Admitted (A VIII paper)  
D&O/Crime coverage available via  
Select Online

### Coverage Available

#### Commercial Property

Primary and Excess, broad coverage options, deductibles, and limits:  
All Risk, manuscript form  
Blanket or scheduled limits  
Flood and Earthquake available  
Ordinance/Law B&C 10%  
Equipment Breakdown Included  
Extensions of Coverage\*  
Terrorism Included

#### Primary and Excess Liability

\$1,000,000 per occurrence/\$2,000,000 general aggregate  
Excess limits up to \$25,000,000  
Manuscript form  
\$100,000 Damage to Rented Premises  
\$1,000,000 Personal & Advertising Injury  
\$1,000,000 Employee Benefits  
\$1,000,000 Hired & Non-Owned Auto  
\$250,000 Crisis Response  
Per Location Aggregate, Blanket  
Contractual Liability, Broad Form  
Named Insured

#### Exclusions:

Pollution, Bed Bugs, Communicable Disease, Fungus, Medical Payments, Construction, Habitability, Armed Guards

#### Directors & Officers

\$1,000,000 Per Occurrence  
Wage & Hour Defense, Unknown Prior Acts, Architectural Review Board Decisions, Lawsuits & Allegations for Wrongful Termination, Discrimination, Breach of Fiduciary Duty, Libel, Slander, Defamation

#### Crime

\$5,000 – \$2,000,000 per occurrence  
Employee Theft, Forgery or Alteration, Inside & Outside Premises, Computer Funds Transfer Fraud, Money Orders & Counterfeit

### Extensions of Coverage\*

The manuscript coverage for form provides over 50 additional or enhanced coverages and sub-limits:  
\$25,000 – Decontamination & Clean Up Expense, Exhibition & Trade Show, Fine Arts, Loss of Royalties, Additional Leasing Commissions, Increased Realty Tax Assessment, Brands & Labels, Pair & Set  
\$50,000 – Architects & Engineering Fees, Lock & Key Replacement, Professional Fees, Increased Tax Liability for Rental Income  
\$100,000 – Acquisition Costs, Arson/Theft Reward, Consequential/Sequential Damage, Fire Brigade Expense, Land Improvements & Outdoor Property, Extra Expense, Soft Costs, Additional Required Property Management Fees, Contingent BI/Extra Expense, Expense to Reduce Loss, Trees/Shrubs/Plants, Impounded Water  
\$250,000 – Sewer Backup, Emergency Vacating Expense, Expediting Expense, Leasehold Interest/Improvement & Betterments, Protection & Preservation of Property, Transit  
\$500,000 – Electronic Data Processing Systems, Miscellaneous Unnamed Location, Utility Service Interruption  
\$1,000,000 – Accounts Receivable, Newly Acquired Locations, Valuable Papers and Records, Errors & Omissions

  
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