

## 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

### Risk Management

# SKINNER

## SELECT

### Coverage Available

Primary and Excess Property  
Broad deductibles and limits:  
All Risk, manuscript form  
Blanket limits  
Flood and Earthquake available  
Ordinance/Law B&C \$50,000,000  
Equipment Breakdown Included  
Terrorism Included

### 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 \$50,000,000+ TIV  
Low to medium hazard  
Multi-state, mixed construction acceptable  
Well maintained – no deferred maintenance  
Updated roofing, plumbing, electrical and HVAC

### Ineligible Risks

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

### Submission Requirements

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

### Sub-Limits

\$2,500,000 Accounts Receivable  
\$500,000 Acquisition Costs  
\$5,000,000 Civil / Military Authority  
\$500,000 Commissions, Profits, Royalties  
\$1,000,000 Contingent Building Coverage  
\$1,000,000 Contingent Time Element  
25% Debris Removal or \$5,000,000  
\$500,000 Defense Costs  
\$500,000 Deferred Payments  
\$500,000 Electronic Data  
\$500,000 Emergency Evacuation Expense  
\$5,000,000 Errors and Omissions  
\$15,000,000 Expediting Costs  
365 Days Extended Period of Liability  
\$15,000,000 Extra Expense  
\$1,000,000 Fine Arts  
\$5,000,000 Ingress and Egress  
\$500,000 Impounded Water  
\$5,000,000 Land Improvements  
\$1,000,000 Leader / Attraction Property  
\$1,000,000 Leasehold Interest  
\$100,000 Locks and Keys  
\$5,000,000 Misc. Unscheduled Locations  
\$250,000 Mold, Mildew, Fungus  
\$10,000,000 Newly Acquired Property  
\$100,000 Non-Owned Detached Trailer  
\$1,000,000 Off Premises Storage  
\$50,000,000 Ordinance and Law – B&C  
\$5,000,000 Ordinance and Law – D  
\$5,000,000 Ordinance and Law – E  
\$500,000 Plants, Trees, Shrubs, Lawns  
\$500,000 Pollution or Contamination  
\$1,000,000 Professional Fee  
\$500,000 Property Management Fees  
\$500,000 Real Estate Tax  
\$500,000 Rental Income – Tax Liability  
\$500,000 Service Charges  
\$5,000,000 Service Interruption  
\$1,000,000 Sewers, Drains  
\$500,000 Spoilage  
\$1,000,000 Tenant Relocation  
\$1,000,000 Transit  
\$1,000,000 Upgrade to Green  
\$1,000,000 Valuable Papers



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