SOUTHERN SPECIALTY UNDERWRITERS, LLC.
5444 Riverside Drive
Macon, GA 31210
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Apartment Product

This product is specifically designed to accommodate the coverage and pricing needs for a wide variety of apartment risks.

Product Features:

- Coverage available as:
  - Monoline General Liability
  - Monoline Property
  - Package
- Broad eligibility to include:
  - Risks up to 100 per location, total 500 units
  - Single or multiple location risks
  - Swimming pools, fitness centers, clubhouses, lakes/ponds, playgrounds, sports courts
- Risks undergoing non structural renovations are eligible
- New ventures and newly constructed properties are eligible
- Risks with loss activity within past three years

Additional Advantages:

- A.M. Best rated A++ carrier
- Low minimum premiums
- Quick quote turnaround
- Quick binder confirmation

Liability Features:

- Expanded definition of Bodily Injury to include Sickness or Disease caused by Mental Anguish or Emotional Distress
- No General Liability deductible
- No maximum building height
- Up to 20% student occupancy per location are eligible
- Up to 20% subsidized occupancy per location are eligible
- Hired and Non-owned Auto Liability coverage available in most states
- Limits available to $1,000,000 occurrence/$2,000,000 aggregate
- Excess General Liability or Umbrella available up to $3,000,000

Property Features:

- Equipment Breakdown – Includes free boiler inspection if required in your jurisdiction
- Special Causes of Loss and Replacement Cost coverage available
- Older buildings are acceptable with a Functional Building Valuation Endorsement
- Property Limits (Protection Class 1 to 8)
  - Available limits up to: $3,000,000

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.