

Coverage Types

- Apartment buildings / condominiums
- Bed and breakfast establishments
- Boarding houses
- Building owners
- Condo associations (HOA/COA)
- Developers
- Hotels and motels
- Multi-family dwellings
- Property managers
- Rental homes
- Student dormitories

Coverage Breakdown

- **Equipment Breakdown:** May offer coverage for breakdowns of essential equipment like HVAC systems.
- **Liability Coverage:** Shields the property owner from legal responsibility if someone is injured on the property or if they are held liable for property damage.
- **Loss of Rental Income:** Provides coverage for lost rental income if the property becomes uninhabitable due to a covered loss.
- **Property Damage:** Protects the building and its structures from damage caused by covered perils like fire, storms, vandalism, and tenant negligence.
- **Tenant Injuries:** Covers medical expenses and other costs related to tenant injuries on the property.
- **Vandalism and Theft:** Protects against damages caused by vandalism and theft of property.

Highlights

- Up to 50 units
- TIV up to \$5M
- Deductibles starting as low as \$2,500
- Commercial property and commercial GL package
- Stand-alone commercial property and stand-alone GL
- Property limits increased to \$10M

Submission Requirements

- Completed industry-standard applications
- Completed supplement
- Five years currently valued loss runs

Ways to Submit

essubmissions@wholesure.com

Online Portal: [Agent Portal](#)