



HABITATIONAL and LRO

Habitational Risk and LRO Property and Liability Insurance policies are designed for commercial residential properties such as apartment buildings, homeowners associations, rental houses and condominiums as well as a wide variety of lessor’s risk only exposures.

Our products are primarily ISO based, but we also use special endorsements to strengthen coverages, providing you with the requisite tools to meet your client’s needs, while enabling you to compete effectively in today’s marketplace.

We often have the ability to INDICATE terms in hours, not days or weeks!



Target Classes:

- Apartments;
 - Condominium Owners Associations;
 - Hotels or Motels;
 - REO and Investor Owned Property Schedules;
 - Rooming or Boarding Houses;
 - Section 8 Housing ;
 - Senior Housing or Assisted Living Facilities;
 - Co-ops and Student Housing;
 - Rentals;
 - Timeshare or Short Term Rentals
- Exclusive Capacity**

Policy Structure:

- Replacement Cost, ACV or Agreed Value
- Up to \$2.5 million per risk
- Up to \$50 million scheduled TIV
- Minimum Premiums generally start at \$500

Coverage Highlights:

- All Risk and can often include:
 - ◊ Business Income
 - ◊ Earthquake
 - ◊ Equipment Breakdown
 - ◊ Ordinance or Law
 - ◊ Vacancy Permit
 - ◊ Debris Removal and Clean-Up
 - ◊ Water Back-Up
- We can also provide coverage for:
 - ◊ General Liability; and
 - ◊ Umbrella

Submission Requirements:

- ACORD application set along with Excel Statement of Values
- Habitational Supplemental
- 3-5 year currently valued company loss runs or NKLL if new venture

We Can Consider:

- Vacant Buildings
- Builders Risk
- Aluminum Wiring
- Swimming Pools
- Sprinklered and Non-Sprinklered
- Older properties (no age restriction)
- New Associations
- Newly Acquired Property and Purchases
- Prior Losses
- Mixed Occupancy - Mixed Use
- Protection Classes 1-8 Eligible
- Multi-State Risks
- Short-Term Rentals

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