

Protect your
lifestyle and
investment



Condominium Unit Owners Policy

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The Cincinnati Insurance Company Condo Unit Owners Policy

As a condominium unit owner, you'll want to protect your lifestyle and investment. Ask yourself a few key questions about insurance . . .

What do I need to insure?

The Cincinnati Condo Unit Owners Policy protects you by covering your losses:

- Personal Property – worldwide coverage for your personal belongings, such as clothing, furniture and small appliances
- Personal Liability – \$100,000* coverage for bodily injury, property damage and personal injury caused by you
- Medical Payments – \$1,000* coverage for others who may be injured in your unit
- Unit Owners Real Property – \$10,000* coverage for additions, fixtures, improvements and installations which are part of the building within your unit and for miscellaneous real property for which you are responsible under the terms of your association agreement
- Loss Assessment – \$10,000* coverage for your share of any loss assessment charged against you during the policy period by the association

How much do I need?

To answer this question, you need to review the unique declarations and bylaws of your condo association agreement. Get a copy of the contract.

First, decide how much insurance you need for your personal property and personal liability. Next, decide on a value for your unit owners real property and loss assessment by discussing your association agreement with your independent insurance agent.

Which policy is best for me?

Cincinnati offers a choice for condo unit owners . . .

- Our Broad Form provides coverage on a named-peril basis at a competitive price.
- Our Special Form provides the broadest coverage. Losses by all causes are covered, unless specifically excluded. Earthquake is included in most geographic areas.

Ask your agent which Cincinnati policy best fits **your** needs.

*Higher limits available at an additional charge.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. Please contact your agent to determine coverage availability in your state.



www.cinfin.com

Identity theft coverage and advocacy service

Consider adding this optional coverage to your homeowner policy. You receive:

- up to \$25,000 with a \$250 deductible for your out of pocket expenses to recover from identity theft
- access to a qualified personal advocate to assist with paperwork, telephone calls and tasks, helping you recover after an identity loss or responding to your concerns about identity theft

Add more coverage and save

- Select important options to cover secondary or rental properties, personal watercraft, jewelry, furs and other collectibles at lower cost than if purchased separately.
- Receive a discount on your home and auto insurance by combining a Cincinnati auto policy with your Cincinnati homeowner policy.
- Add a personal umbrella liability policy and receive more coverage and higher insurance amounts, above and beyond your primary policy.

Does that cover everything?

No policy covers “everything.” To be sure you are adequately covered, we recommend you discuss your particular needs with a local independent insurance agent representing Cincinnati.