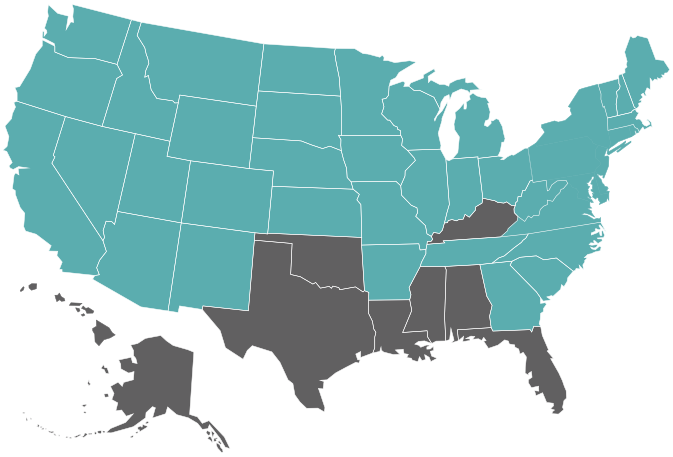


IHG Small Condo Property Program

Provided Exclusively by Ian H. Graham Insurance

- Lloyds of London led facility, A.M. Best Rating: A+ (superior)
- Monoline Property
- Non-Admitted (IHG will file SL Taxes and Fees)
- Up to $10M TIV, *with some flexibility*
- Buildings on the national historic registry acceptable
- No Quake or Flood
- ISO based forms with IHG Property Enhancement Endorsement provides:
  - Coverage for units according to the governing documents (bare walls, original specs, or all-in coverage)
  - Business Income – Actual Loss Sustained
- Ordinance or Law - available
  - Coverage A - Included
  - Coverage B&C Combined – Included @ 10% of the Building Limit
- Sewer Backup – available
  - Business Income – Included
  - Property Damage - Included @ 5% of the Building Limit
- Equipment Breakdown Coverage - available
  - Provided by HSB
  - Inspection and certification of equipment

- **Claims Handling:** Davies Claims North America
- **Commission**: 15%
- **Submission Requirements:**
  - IHG Application
  - Statement of Values
  - Currently valued Loss Runs (4 years including CY)
  - Financials (can quote subject to)



Program is not available in AK, AL, FL, HI, KY, LA, MS, OK and TX

Administered by:

ihg | In Step with Community Associations

800.621.2324 | info@ihginsurance.com | ihginsurance.com

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