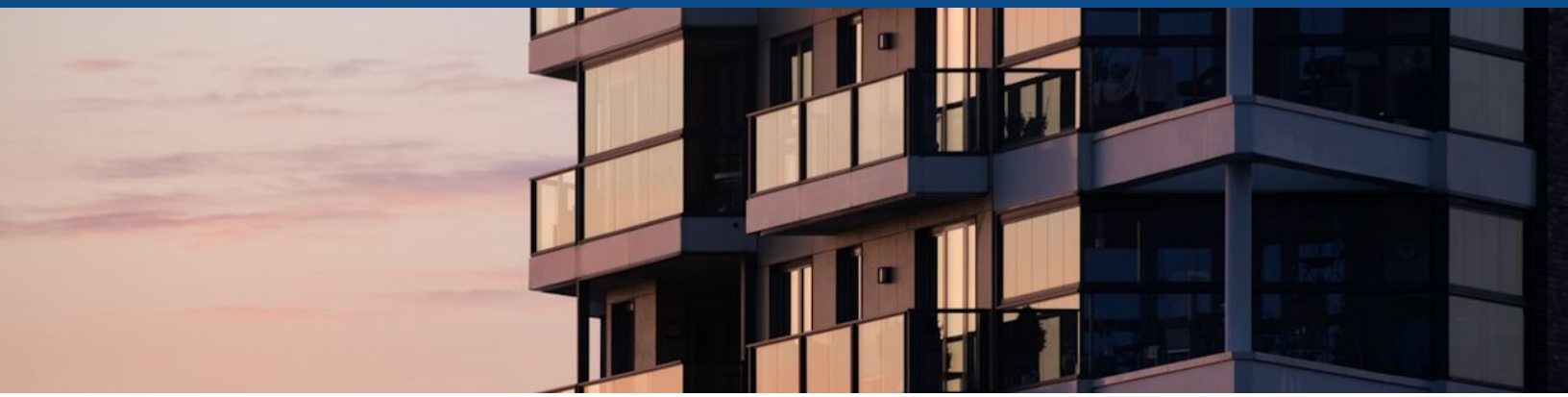
Apartment Building Insurance

Real estate & habitational - coverage overview, limitations and how to get a quote



OVERVIEW

Apartment buildings carry tenant injury, fire and water damage exposures, and most carriers look closely at unit count, building age and updates before they quote.

WHAT'S COVERED

Building property
Repair or rebuild after fire, wind, theft or burst pipes.

Loss of rents
Rental income lost while damaged units are being repaired.

General liability
Slip-and-falls and injuries to tenants and visitors.

Equipment breakdown
Boilers, HVAC, elevators and electrical systems.

Umbrella
Extra liability limits above your primary policy.

Good to know
Updated wiring, plumbing and roofs within the last 20-25 years and no aluminum wiring or Federal Pacific panels open the most carriers.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Assault and battery
- × Habitability claims and mold on many policies
- × Plus tenant-owned contents

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Unit count and occupancy by building
- Year of roof, wiring, plumbing and HVAC updates
- Current rent roll
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/apartment-building/

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