

# Overview

IAT Insurance Group offers a variety of commercial property coverages especially for Florida condominiums through our network of independent agents. Our condominium package provides property and general liability coverages for residential condominium buildings and their common areas. Our condo program is written on IAT's Occidental Fire & Casualty Company of North Carolina paper, rated A- "Excellent" by A.M. Best.

## ELIGIBLE RISKS

- Built 2002 and newer, and older well maintained buildings with roof retrofitted to the 2001 Florida Building Codes, and not exposed to Front/First Row from Tidal Water wind exposure
- Insured to 100% Replacement Cost
- JM and Better Construction
- ISO Protection Classes 1 through 8

## AVAILABLE CREDITS

- Sprinkler up to 23%
- Claim Free Renewal Credit up to 7%
- Protection Device Credit up to 6%

## AVAILABLE DEDUCTIBLES

- Deductible AOP \$2,500 to \$25,000
- Hurricane 1%, 2%, 3%, or 5%

## COVERAGES/LIMITS INCLUDED

- Sinkhole - AOP Deductible Applies
- Waiver of Co-Insurance
- General Liability - \$1M/\$3M Occurrence/Aggregate

## OPTIONAL COVERAGES/ADDITIONAL LIMITS

- Building Limits - Refer over \$10M
- Location Value up to \$50M
- Employee Dishonesty - to \$250,000
- Equipment Breakdown
- Ordinance or Law A/B/C Coverage Available
- Non-Owned/Hired Auto - \$1M
- 2,000 Plus Endorsement - \$2,000 Refill Extinguishers, \$2,000 Fire Dept. Service Charge, \$2,000 Arson Reward, \$2,000 Lock Replacement

## MONO-LINE PROPERTY ALSO AVAILABLE

### Contact Your Underwriter:

Kathy Bentley - (941) 782-1054  
[kathy.bentley@iatinsurance.com](mailto:kathy.bentley@iatinsurance.com)

Kerri Douglas - (941) 782-1059  
[kerri.douglas@iatinsurance.com](mailto:kerri.douglas@iatinsurance.com)

Cathy Davis - (941) 782-1078  
[cathy.davis@iatinsurance.com](mailto:cathy.davis@iatinsurance.com)