Protection for You and Your Property

ARBELLA INSURANCE GROUP, headquartered in Quincy, Massachusetts, is a customer-focused regional property and casualty insurance company providing business and personal insurance in Massachusetts and Connecticut, and business insurance in Rhode Island and New Hampshire.

ESTABLISHED IN 1988, Arbella has a reputation for exceptional service built upon a foundation of financial strength and knowledgeable local employees. Arbella writes more than $600 million in annual written premium and has over $1 billion in assets.

TO LEARN MORE ABOUT ARBELLA, VISIT ARBELLA.COM.

Arbella Insurance Group is comprised of insurers doing business in the states of Connecticut, Massachusetts, New Hampshire, and Rhode Island. These materials are not intended to constitute an advertisement, solicitation or offer for sale in any jurisdiction where our companies are not licensed to do business. These marketing materials do not provide a complete description of all coverages, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time. Anyone interested in our products should seek more information from one of our professional insurance agents. Our local agents can review your particular circumstances and explain the details of any coverages for which you are eligible. Issuance of coverage is subject to underwriting.
Investing in condominium insurance will help you protect your personal property from certain losses that may occur within your specific unit or the liability you could face if someone is accidentally injured in your unit. Your condominium association’s insurance covers the condominium complex from damages but does not protect you against losses that occur in your owned unit. Your condominium bylaws spell out exactly what building items you will be responsible for and what items the Association will insure. Be sure to have your Arbella agent review these documents to determine proper coverage.

Our Condo Insurance is designed specifically to protect condominiums and their owners. It provides all the core protection that condo owners need, and for those requiring extra protection, we offer a multitude of endorsements, including the Arbella Condo Schooner Package.

The Basics
Arbella’s basic Condominium Insurance provides protection in five critical areas:

**Dwelling:** Your “dwelling” is the real property owned by you and for which you are responsible. This may include cabinets, walls, ceilings and fixtures within your condominium. You should refer to your ownership documents to determine exactly what you own and what you need to insure.

**Personal Property:** Personal property consists of your general household belongings, such as furniture, clothing, jewelry, appliances, computers, kitchenware, etc., that is not used for business. The amount of Personal Property coverage you purchase should reflect the total value of your belongings.

Personal property is covered anywhere in the world; however, refer to your policy for limitations. Some features to note about this coverage:

- Any personal property normally kept at another residence or any other location, such as a college dormitory, is limited to 10 percent of the Coverage C amount.
- The basic policy covers personal property on an actual cash value basis. This means that each item is covered for its market value at the time of a loss. You may want to change your policy to Replacement Cost coverage for an additional premium.

**Loss Of Use:** This part of your policy provides coverage for additional expenses you may incur if part of your condo unit becomes unusable due to a covered loss. This can include costs for a hotel or restaurant bills until the repairs to your condominium are made.

**Personal Liability:** Personal Liability coverage protects you in the event that you are sued for bodily injury or property damage caused by your negligence. An example of this is a slip-and-fall accident that occurs within your unit. Coverage for defense and court costs is included at no additional cost.

**Medical Payments To Others:** Medical Payment coverage pays for medical expenses caused by injuries that occur on your premises or caused by you or an animal you own. You do not need to be legally liable or negligent in order for this coverage to apply.

We recommend that you take a household inventory to help determine your precise insurance needs. This will not only help you arrive at an appropriate amount of insurance, it will also assist you in submitting a claim in the event of a loss.

**More value, protection and convenience… the Condo Schooner Package**
Arbella delivers enhanced coverage for customers with the Condo Schooner Package endorsement, which provides:

- Full replacement cost (rather than actual cash value) on personal property
- Up to $75,000 in Loss Assessment coverage for the residence premises
- Up to $15,000 for covered expenses if you are the victim of identity theft or fraud
- Up to $2,500 for your portion of losses assessed against the condo association due to a deductible in the association’s insurance policy
- Up to $250 per month for reimbursement of the monthly condo association fee when your unit becomes uninhabitable
- Increased limits on jewelry, silver and money
- Up to $250 for loss of refrigerated property (no deductible)
- Up to $200 for lock replacement (no deductible)
- Personal Injury coverage

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- Increased limits on jewelry, silver and money
- Up to $250 for loss of refrigerated property (no deductible)
- Up to $200 for lock replacement (no deductible)
- Personal Injury coverage

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