



Condominium Unit Insurance Solutions

Provided by HUB International Personal Insurance

As a condo owner, everything within the walls of your unit belongs to you. The only thing worse than being under-insured is not knowing you are. If you or prior owners made permanent upgrades or renovations to your condo, they may or may not be covered by your building association's policy. A condo insurance policy fills the gap in coverage between your condo association's master insurance policy and your property/personal liability protection.

The specialists at leading global insurance brokerage, HUB International can help you get the right amount of coverage and avoid costly surprises at the time of a loss.

A Condominium Policy Provides Coverage For:

Dwelling: Covers unit interior, known as "walls-in" coverage. Depending on the association's definition on what the owner is responsible for, this may include drywall, flooring, kitchen cabinets and bathroom fixtures.

Contents/Personal Property: Covers personal possessions against items such as fire or theft. This also provides coverage for appliances if the master policy excludes this coverage.

Loss Assessment: Provides protection in the event that the condo unit owner is assessed by the association for a covered peril.

Loss of Use/Additional Living Expenses: Reimburses out of pocket expenses in the event a covered loss results in temporary displacement

Improvements & Betterments: Any upgrades installed in or made to the unit since the building's original specifications. For example, new carpeting, upgraded light fixtures, etc.

Personal Liability: Provides coverage in the event an insured, family member or pet unintentionally or negligently cause harm to another person. This includes bodily injury and property damage liability.

For more information, please contact:

Kaitlyn Anutooshkin

250-448-5654

Kaitlyn.anutooshkin@hubinternational.com



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