



Eligibility Criteria

- Up to \$30M TIV per location; up to 250 units per location; at least 75% occupancy
- Operations with child or senior care facilities are not eligible (including third party operations)
- No risks with atypical hazards such as water ponds, boat docks, or piers
- Condo Associations:
 - Up to 25% units can be rentals
 - No risks located on a hill top, hillside or at the bottom of hill
- Apartments:
 - Prefer risks with full time resident manager or owner as occupant
 - Working smoke detectors in each unit and hallway (hardwired if 2+ stories)
 - No risks with wood burning stoves or BBQ grill in patio area
 - Small, non-violent dogs and cats up to 25 pounds
 - Window security bar(s) must be equipped with functioning quick release
 - No access to roof, except for authorized personnel
 - Ranges and ovens must be secured with anti-tipping device
 - Risks with railings must have vertical bars with openings no greater than four inches
 - Regular cleaning of washer and dryer area with semi-annual dryer vent cleaning
- Other underwriting criteria may apply

Class Name	Eligibility
Apartments or Dwellings	Package
Apartments or Dwellings - 1 to 4 Units *secondary class only	Package
Condominium Associations - Multiple	Package
Condominium Associations - Multiple, Mixed Buildings	Package
Condominium Associations - Single	Package

We look forward to your new and renewal submissions at topaquotes@topa-ins.com

Coverages & Limits

Notable Property Coverages & Limits	Standard	Advantage	Advantage+
Building	Mandatory		
Business Personal Property	Optional		
Accounts Receivable - On/Off Premises	10,000† / 5,000	25,000+ / 10,000	50,000† / 10,000
Building - Annual Increase (Inflation Guard)	2%†	4%†	6%†
Building - Tenant Obligation	Optional	10,000†	25,000†
Building Ordinance or Law (Demo and Increased Cost)	Optional	50,000†	100,000†
Business Income - Dependent Properties	5,000†*	10,000†*	25,000†*
Business Income - Extended Business Income	60 days†*	90 days†*	120 days†*
Business Income - Ordinary Payroll Expenses	60 days†*		
Business Income and Extra Expense (BIEE) (Apt Classes) Association Fees (Condo Classes)	12 Months† (Actual Loss Sustained, Sublimit or Exclusion)		
Business Income and Extra Expense (BIEE) - Civil Authority	4 weeks*	6 weeks*	8 weeks*
Business Income Time Deductible (Waiting Period)	72 hours*	36 hours*	0 hours*
Contract Penalty	Not Available	10,000	25,000
Debris Removal	25% of Loss + 25,000		
Electronic Data	10,000†	25,000†	25,000†
Employee Dishonesty	Optional	10,000†	25,000†
Forgery or Alteration	2,500	5,000	7,500
Interruption of Computer Operations	10,000†*	25,000†*	25,000†*
Limited Biohazardous Substance	10,000		
Limited Coverage for Fungi, Wet Rot or Dry Rot	15,000		
Lock and Key Replacement	Optional	10,000†	25,000†
Money and Securities - Inside/Outside	Optional	5,000† / 2,500†	10,000† / 2,500†
Newly Acquired/Constructed Property - BIEE/Days	Not Available	50,000 / 60 days*	100,000 / 90 days*
Newly Acquired/Constructed Property - Building/BPP	250,000 / 100,000	500,000 / 150,000	1,000,000 / 250,000
Outdoor Property - Various (Per item limit may apply)	Varies	Varies	Varies
Outdoor Signs	1,000†	5,000†	10,000†
Personal Property In Transit/Off Premises	5,000† / 10,000†	7,500† / 25,000†	10,000† / 25,000†
Pollutant Clean Up and Removal	10,000	10,000	25,000
Tenant's Move Back Expenses	Not Available	10,000	25,000
Valuable Papers and Records - On/Off Premises	10,000† / 5,000	25,000† / 10,000	50,000† / 10,000
Water Back Up and Sump Overflow - Direct and BIEE	Optional	10,000†	25,000†
Notable Liability Coverages & Limits	Standard	Advantage	Advantage+
Available Aggregate Limits	1,000,000 / 2,000,000 / 3,000,000 / 4,000,000 / 6,000,000		
Available Occurrence Limits	500,000 / 1,000,000 / 2,000,000		
Damage to Premises Rented to You	50,000†	75,000†	100,000†
Medical Payments	Excluded or 1,000†		
Aggregate Limit of Insurance (Per Location)	Optional	Included	Included
Coverage for Injury to Leased Workers	Not Available	Included	Included
Newly Acquired or Formed Organizations	Not Available	Included	Included
Pollution - Hostile Fire	Included	Included	Included

Optional coverages include: (Property) Alternative Key Systems – Reprogramming Costs, Blanket Limit, Computer and Funds Transfer Fraud, EQ Sprinkler Leakage, Equipment Breakdown, Fine Arts, Loss/Damage to Customer's Autos, Spoilage and Utility Services; **(Liability)** Cyber Suite, Directors and Officers, Employee Benefits, Employment Practices (With or Without Third Party Violations), Hired and Non-Owned Auto, Liquor, Primary and Noncontributory, Waiver of Subrogation