



HAVING DIFFICULTY SECURING COVERAGE FOR YOUR INSURED'S HABITATIONAL RISK EXPOSURE?

Let us help; we have unique markets and creative solutions for Habitational Risks. Like a builder assembling a custom-built home, our experienced brokers can expertly craft coverage that fits your insured's particular exposure.

Commercial General Liability:

- Limits available at \$1M per occurrence
- \$5,000 medical payments coverage included
- Additional Interests-included at no charge
- Hired and Non-owned auto.
- No deductible required.

*Umbrella limits \$1M to \$10M with minimum premiums starting at \$750.00
Property loss limits program available, limits up to TIV, starting at \$2500.00*

Property & Crime:

- Building
- Contents
- Business Income
- Valuable Papers
- Crime Coverage
- Outside Signs
- Computer Equipment
- Accounts Receivable
- Equipment Breakdown
- Inland Marine
- Replacement Cost or Actual Cost Value
- Basic, Broad or Special Form

► **FOR A COMPLETE LIST** of business classes and coverage enhancements, please contact one of our product experts today:

Connecticut Office

Hamilton Smith
860-656-1256
Hamilton_Smith@SHSmith.com

Joshua O'Neill
860-656-1270
Joshua_ONeill@SHSmith.com

Massachusetts Office

Shawn Morris
781-247-6216
Shawn_Morris@SHSmith.com

TARGET CLASSES:

- Apartment Buildings & Condominiums
- High Rise Apartments
- Garden Apartments
- Home Owners Associations
- HUD Housing
- Student Housing
- Subsidized Housing
- Independent Living
- Lessors Risk
- Hotels & Motels
- Offices
- Retail Stores
- Vacant Properties
- Warehouses



www.shsmith.com

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