



# CONDOMINIUM

## *Policy Highlights*

### TAKE YOUR CONDOMINIUM COVERAGE TO THE NEXT LEVEL

Enhanced coverages for your Condominium Policy are available with the purchase of the optional "Deluxe" Endorsement which includes the following coverages:

#### Replacement Cost on Contents

**Equipment Breakdown Coverage**—Coverage for accidental breakdown of permanently attached equipment, such as central air conditioner, hot water heater, furnace, electrical board, etc. \$50,000 limit per accident; \$500 deductible applies.

**Identity Fraud Protection Services**—\$15,000 coverage for, among other things, lost income and attorney fees to remove criminal or civil judgments due to identity fraud. Identity Theft Service helps "prevent" ID theft in the event of a lost or stolen wallet. We also offer one-on-one victim assistance to help restore good credit.

**Refrigerated Property**—\$1,000 of coverage subject to a \$100 deductible.

**Debris Removal Involving Trees, Shrubs, and Plants**—\$1,000 per occurrence (no deductible) when removal is caused by windstorm, hail, or weight of ice, snow, or sleet.

**Personal Injury Liability**—Coverage for false arrest, wrongful eviction, slander, libel, right of privacy, etc.

**Water Back-Up**—\$1,000 of coverage subject to the policy deductible.

**Replacement Cost for Dwelling**—Coverage is limited to 125% of the Coverage A - Dwelling amount.

**Lock and Garage Door Transmitter Coverage**—Pays to replace your locks or garage door transmitters when your keys or transmitter is lost or stolen. \$500 limit with no deductible.

#### Other important endorsements:

**Water and Wastewater Line Coverage**—Coverage is limited to \$10,000 per occurrence for costs associated with providing service to repair leaks or breaks to the water line or wastewater line caused by normal wear and tear.

This information is designed to give you a basic description of coverage and does not include all of the exclusions, conditions, or limitations of the policy. Contact your Pekin Insurance agent for an explanation of the exact terms of the contract.