



**UTICA FIRST**  
INSURANCE COMPANY



# APARTMENT BOP PROGRAM



## UTICA FIRST'S APARTMENT COVERAGE:

The Utica First Apartment BOP has become one of our best selling and largest premium producing products. Habitational business is a tough class, requiring significant up-front underwriting and attention to guidelines. Acceptable risks need to be in well-protected areas and meet the guidelines of an above average risk. For risks that meet our underwriting standards, our BOP offers some of the best coverage in the industry with the addition of our "Apartmentizer" Endorsement, a terrific bundle of over 30 coverages for just \$300. Make sure your staff quotes Utica First on all eligible apartment risks!



## HERE'S WHAT WE'RE LOOKING FOR:

<b>Above Average Risks</b>	Safe and well maintained with updated roof, wiring, plumbing
<b>Number of Units</b>	Up to 60 separate units eligible; no rooming houses or B&Bs
<b>Protection Class</b>	Must be 7 or better and meet UF coastal guidelines
<b>Wiring</b>	Updated, no knob & tube
<b>Fuses</b>	Only Type S, SL or Minibreakers are acceptable
<b>Means of Egress</b>	Must have two from each floor of the building
<b>Insurance to Value</b>	Must be insured to minimum of 80% Replacement Cost
<b>Occupancy</b>	Must have at least 75% occupancy rate
<b>Life Safety</b>	Must meet all NFPA Life Safety codes
<b>Hazards on Premises</b>	No swimming pools or playgrounds
<b>Interior and Exterior Lighting</b>	Must be adequate for safety
<b>Smoke and Carbon Dioxide Detectors</b>	Must be installed according to local codes
<b>Agent Binding Authority</b>	\$1.5 million—Call your underwriter if higher limits needed

**Note:** We strongly prefer Apartment Risks where the landlord's lease requires the tenant to carry Renter's Insurance.



**UTICA FIRST**  
INSURANCE COMPANY

For over 100 years, **Utica First Insurance Company** has been providing superior insurance protection to Homeowners and Businesses in Connecticut, Florida, Maryland, Massachusetts, New Jersey, New York, Ohio, Pennsylvania, and Virginia. We are a strong and stable Regional Insurance Company, rated as A (Excellent) by A.M. Best, with a proud tradition of customer service excellence.

**FOR MORE INFORMATION VISIT:** [www.uticafirst.com](http://www.uticafirst.com)

315.736.8211 800.456.4556


**APARTMENT BOP PROGRAM**
**THE “APARTMENTIZER” ENDORSEMENT:**

COVERAGE	LIMIT
Accounts Receivable	\$25,000
Additional Debris Removal	\$5,000
Additional Expense: Property Preservation	\$5,000
Business Credit Card Forgery	\$2,000
Business Income: Dependant Properties	\$10,000
Business Property at Newly Acquired Locations	\$5,000
Business Property of Others	\$2,000
Computer Coverage	\$5,000
Property of Others in Your CCC	\$1,000
Credit Card Receipts	\$5,000
Demolition	\$5,000
Employee Dishonesty	\$5,000
Fine Arts	\$5,000
Fire Dept. Service Charge	\$5,000
Fire Legal Liability	\$100,000
Protective Devices Recharge	\$1,000
Glass Coverage Redefined	\$1,000
Landlord Owner Furnishings	\$50,000
Lock Replacement	\$500
Loss of Earnings	\$100,000
Money & Securities	\$5,000
Ordinance or Law: Demolition or ICC	\$100,000
Ordinance or Law: Undamaged Portion Demolition	\$100,000
Outdoor Antennas & Satellite Dishes	\$5,000
Personal Effects	\$5,000
Property in Transit	\$5,000
Refrigerated Food Products	\$5,000
Signs Off Premises	\$2,000
Signs: Exterior	\$5,000
Trees, Plants, Shrubs	\$5,000
Utility Interruption	\$5,000
Valuable Papers & Records	\$5,000
Vehicle Damage to Buildings in Your CCC	\$5,000
Water (Backup of Sewers, Drains, Pumps)	\$10,000

When comparing apples to apples, few carriers can match the coverages provided by our optional “Apartmentizer” Endorsement. Note that the building must be strictly habitational to be eligible for this endorsement. Make sure your staff includes this on all eligible apartment quotes!