

# Condominium Insurance

Customized Property  
and Liability Protection

Insurance  
with values.



**Universal North America® fills the gap for condominium unit owners.** Most condo unit owners have some insurance protection under their condominium association's policy. But that coverage may extend only to the common areas, leaving individual condos and their valuable contents uninsured. That's a significant gap in coverage – one that can only be filled by having reliable, strong protection.

**Count on us to protect your interests.** Our Condominium policy provides comprehensive coverage, including:

- **Dwelling** – Provides coverage for the condo unit including floor coverings, fixtures, cabinets and more.
- **Personal property and valuables** – Covers personal belongings such as clothing, valuables, furniture and appliances.
- **Personal liability insurance** – Provides bodily injury and property damage coverage when the condo unit owner is legally responsible.
- **Medical payments** – Provides relief for certain medical expenses for those outside the household who are injured while visiting.
- **Loss of use** – Pays for costs above normal living expenses if covered damage prohibits the family from living in their condominium.
- **Loss assessment** – Covers costs levied by a condominium association in the event of loss caused by a covered peril.



## Why choose Universal North America?

We believe that taking care of policyholders is the most important thing we do. Prompt response and timely claims payment are part of the Universal North America promise.

## Count on Universal North America.

Storms, earthquakes, fires and accidents are unpredictable. But we're not. Universal North America is experienced with a proven track record of being there for our customers during a catastrophe or life's minor mishaps. And that kind of experience is what has earned us high ratings from A.M. Best and Demotech. Whether you own or rent, we offer solutions for any insurance need, including\*:

**Homeowners • Flood • Condominium • Renters  
Dwelling Fire • Hurricane • Earthquake • Businessowners**

\*Not all products are available in each state.



**Easy online access.** Managing your Universal North America policy is easy with My Universal<sup>®</sup>. Make payments and gain access to important policy documents online at MyUniversal.com.

**UNIVERSAL**

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Universal North America<sup>®</sup>

*Insurance with Values*

### Customer Service

Sales & Service: 866-458-4262

**Claims** Toll Free: 866-999-0898

**MyUniversal.com**

This flyer is not an insurance policy; it provides a general description of Universal North America's Condominium insurance coverage. Actual coverage will be determined by the terms and conditions of the policy. Insurance products are issued and underwritten by Universal North America Insurance Company. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.