



# ILLINOIS ADMITTED HABITATIONAL PACKAGE

All coverage written through Swyfft is rated A- or better by AM Best.



### Eligible Classes

- Apartment Buildings & Complexes, with/without retail
- Condominiums with or without retail

### Limits & Distance To Coast

- \$20 million per location

### Coverage

- Property
- General Liability
- Crime

### Property

- Special form, agreed amount, replacement cost; Equipment Breakdown, Ordinance or Law; Flood and EQ (excluding New Madrid Zone)
- Property enhancement endorsements:
  - Property Broadening Form A or
  - Property Broadening From B
- Property deductibles options: \$2,500, \$5,000, \$10,000 and \$25,000
  - Flood and EQ deductibles: \$25,000

### General Liability

- \$1M/\$2M limits; Hired non owned auto, employee benefits
- General Liability deductible: Not applicable

### Crime

- Limits of \$10,000, \$25,000 and \$50,000
- Seven crime coverage options available

### Carrier Rating

A - VIII (Excellent)

### Multiple Locations? That's what Core is for.



Swyfft's online quoting is perfect for single locations. When you need to quote multi-location accounts try Core Programs. Email your submissions to [apps@core-programs.com](mailto:apps@core-programs.com)

### Contact a Team Member

**UNDERWRITING TEAM** - For optimum service, please contact your assigned dedicated underwriter:

- Leslie Acevedo 973.435.9557 | [Email](#)
- Kelly Cryan 973.435.9559 | [Email](#)
- Suzanne Slavin 973.998.9109 | [Email](#)
- Michael VonFabian 973.946.8006 | [Email](#)



### CONTACT US

- BILLING - 973.998.9107
- MARKETING – [marketingteam@swyfft.com](mailto:marketingteam@swyfft.com)
- CLAIMS – 855.542.0917



# Before binding, please confirm the following:

Quotes are valid for 90 days from the date they are created

## RISK MUST/DOES CONTAIN:

- Meets all local zoning codes
- Fire extinguishers per local ordinances
- Two means of egress for all living units (or units that discharge directly outside). Every exit clearly visible or the route to the exit conspicuously indicated. Exit access and exits themselves marked and lighted, as required by local code. All means of egress free and unobstructed. Exit doors arranged to open readily when the building is occupied.
- Smoke detectors in every living unit, all common areas. If battery operated, a formal battery replacement program must exist.
- Emergency lighting for all units in buildings over 4 stories. Lighting units should be placed in corridors, passageways, stairwells and remote areas.
- Exit signs that are properly located and illuminated. Both emergency lighting and exit lighting should be on a regular maintenance program
- If a sprinkler system is present, sprinkler system must be inspected annually by a licensed sprinkler contractor and all appropriate testing of the system be performed including flow tests and pressure testing.
- Any pools are fully fenced (4' or more) with a self-latching gate, no diving boards or slides, no direct public access, rules and hours prominently posted, life-saving equipment is present and depth markers clearly visible
- HVAC, plumbing, electrical and roofing systems are current and adequate
- Subcontractors to provide a certificate of insurance prior to commencing work on the property
- Risks with commercial cooking in compliance with NFPA 96
- Risks greater than 10 stories and up to 25 stories must be of fire resistive construction, fully sprinklered and have a central station alarm system. Posted evacuation procedures are present.
- Buildings over 4 stories and 50 units equipped with manual and pull stations in appropriate locations in corridors and hallways, that alarm locally and to a 24-hour monitoring service
- If bars on windows are present, they are equipped with quick release mechanisms
- Carbon monoxide detectors in every living unit
- Obtain a Certificate of Insurance for all Mercantile Occupancies with a maximum \$1M GL limit

## RISK IS NOT/DOES NOT HAVE:

- Fuses for over-current protection
- Federal Pacific Stab-lok circuit breakers
- Aluminum wiring, even if pig-tailed/retrofitted with copalum connectors
- Charcoal grilling on balconies or within 10 feet of any structure
- Wood shake roof
- EIFS cladding
- Docks, marinas, or boat slips
- Railings with greater than 6-inch openings and no horizontal railings when risk is above 2 stories
- Medical, food or transportation services provided
- Armed security
- More than 30% subsidized, student or senior housing
- Occupancy rate below 80%; newly built must be at/exceed 80% occupancy within 120 days
- Any facility on the premises that involves the care or custody of children
- Barbed wire on fences or barriers
- Listed on historical registry
- Developer owned units if condominium
- Sponsor owned units if co-op
- Own/operate any of the Commercial/Mercantile businesses located on the premises
- Single Room Occupancies, Boarding or Rooming Houses



**Commercial Insurance With the Works.** Swyfft partners with Core Programs to provide agents with comprehensive commercial insurance solutions and a superior quoting experience. Interested in partnering with Core? Learn more here [core-programs.com](https://core-programs.com)