

An accident-prone houseguest.  
Or thieves in the night. Annoyances  
come in many shapes and sizes,  
and condominium unit owners need  
dependable protection for all of them.  
When the unexpected happens...

...Universal has  
a plan for that.

#### Universal Office Locations:

##### Florida

101 Arthur Andersen Parkway  
Suite 220  
Sarasota, FL 34232  
Toll free: 866-338-4262  
Office: 941-378-8851

##### Texas

9901 IH 10 West  
Suite 980  
San Antonio, TX 78230  
Toll Free: 866-958-4289  
Office: 210-877-5800

##### Customer Service

Arizona & Nevada: 888-855-8820  
Florida: 866-458-4262  
South Carolina & Texas: 877-763-4544

##### Claims

888-846-7647

This brochure is not an insurance policy; it provides a general description of Universal's condominium unit insurance coverage. Actual coverage will be determined by the terms and conditions of the policy. All types of coverage listed are subject to limits and should be reviewed closely to ensure sufficient coverage. Increased coverage limits and optional customized coverage are available for an additional premium.

Insurance products are issued and underwritten by one of Universal's insurance companies: Universal North America Insurance Company, Universal Insurance Company of North America, Universal Insurance Company of Texas. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.

**UNIVERSAL**

TM

Universal North America  
[www.universalthnorthamerica.com](http://www.universalthnorthamerica.com)



## Condominium Unit Owners Insurance

SOLID PERSONAL PROPERTY  
AND LIABILITY PROTECTION

**UNIVERSAL**

TM

Universal North America



Plan now for the unexpected. Ask about condominium unit owner's coverage from Universal. When life happens to you, peace of mind can never come too soon.

## Universal fills the gap for condominium unit owners.

Most condo unit owners have some insurance protection under their condominium association's policy. But that coverage typically extends only to common areas, leaving individual condos and their valued contents uninsured. That's a significant gap in coverage – one that can only be filled by having reliable, sufficient protection. The right protection.

## Count on us to protect your interests.

Universal North America's condo owner's policy offers serious protection, including:

- Dwelling**  
 Universal covers the cost to replace or repair structural elements within the condominium that belong to the unit owner. Also covered are fixtures such as the kitchen sink and bathtub, as well as alterations which include added walls that provide separation between rooms or built-in shelves.
- Personal Liability Insurance**  
 We cover claims for property damage or bodily injury for which the condo unit owner is legally responsible.

- Personal Property and Valuables**  
 We offer the replacement value for personal belongings such as clothing, furniture, appliances, jewelry, furs and heirlooms up to policy limits.
- Medical Payments**  
 We take care of medical expenses for anyone outside the household who is injured while visiting.
- Loss of Use**  
 We pay for any costs above normal living expenses if damage prohibits the family from living in their condominium.
- Loss Assessment**  
 We cover costs levied by a condominium association in the event of loss caused by a covered peril.



## Easy online access

Managing your policy is easy with Universal's special website feature, *My Universal*. Make payments and gain access to important policy documents online at [www.universalthnorthamerica.com](http://www.universalthnorthamerica.com).

## Solid coverage under Universal's standard policies.

Whether you own or rent, you can depend on Universal North America. Ask your agent for policy availability and details.

	Condo Owner	Homeowner	Renter	Landlord (Dwelling Fire)
<b>Dwelling</b>	•		•	
<b>Other Structures</b>		•		•
<b>Personal Property &amp; Valuables</b>	•	•	•	
<b>Medical Payments</b>	•	•	•	•
<b>Personal Liability</b>	•	•	•	•
<b>Loss of Use</b>	•	•	•	
<b>Loss Assessment</b>	•	•		
<b>Loss of Rental Income</b>	•			•

• Coverage available for additional cost.