

CONDOMINIUM UNIT OWNERS INSURANCE



We help thousands of GE employees protect their units, their belongings, and themselves. **You've come home.**



Condo insurance: What it does. What it covers. What you need.

Your condo association's master policy may just cover the condo's exterior. After that, you're on your own. That means you need protection for your cabinets, floors, furniture, personal belongings, and liability exposures (think slip-and-fall lawsuits). Condo insurance from Electric Insurance Company® can provide important features like extended replacement cost coverage, protection from costs related to water or sewage backing up, and the option to have your claims settled without deduction for depreciation.

Premier Choice¹ Condominium Unit Owners insurance offers advanced coverage that lets you meet the property and liability challenges facing you head-on. Broad coverage, realistic protection amounts, and coverage for the contemporary environment picks up where the condominium association's master insurance policy leaves off*.

We provide real information about our condo insurance so you can make an educated choice. This information isn't comprehensive, so if you have any questions, call us at **800.227.2757**, or visit us online at www.ElectricInsurance.com.

Coverage & Features	Coverage Description	Standard Condo	Premier Choice	Loss Circumstances & Coverage Examples
Major Coverages				
Coverage A – Applies to the structure of your unit				
Coverage A Basics 	Coverage A applies to damage or loss to the structure of your unit—its ceilings, walls, floors, permanently installed cabinets, bookcases, islands, counters, etc.	Protection amount selected by the policyholder	Protection amount selected by the policyholder	All condominium unit owners need this coverage—fires don't discriminate, and neither do hurricanes or tornados.
SPECIAL FEATURE: Claims settled on a replacement cost basis	Premier Choice pays Coverage A claims on a replacement cost basis—no deduction for depreciation is applied.	Not included; actual cash value settlement basis; depreciation applies	Replacement cost value settlement basis; depreciation does not apply ²	A standard condominium unit owner's policy pays most claims based on the actual cash value of the item and depreciation applies regardless of the property's condition.

Coverage & Features	Coverage Description	Standard Condo	Premier Choice	Loss Circumstances & Coverage Examples
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Major Coverages (Continued)

Coverage A – Applies to the structure of your unit (Continued)

SPECIAL FEATURE: Extended replacement cost coverage	If the total amount of a covered loss is more than the Coverage A amount shown on your policy's declarations page, then the Coverage C amount on your policy may be added to the Coverage A amount to apply to the loss. The available coverage amount will not be more than the combined amount of Coverages A and C as shown on the policy declarations.	Not included	125% of the policy's Coverage A amount	The rate of inflation on building materials varies over time. Extended replacement cost coverage helps ensure you have enough coverage to fully repair or replace your damaged property using materials' current costs.
				
SPECIAL FEATURE: Combined coverage amounts	If a covered damage to your unit's structure exceeds your policy's Coverage A amount, Premier Choice lets you add your Coverage C amount to the Coverage A amount to apply to the loss.	Not included	Included ²	The ability to leverage a policy's various limits when a major loss occurs is excellent protection. If you have a loss that exceeds your policy's Coverage A or C protection amounts, being able to use a portion of the other coverage's protection amount may mean the difference between a complete financial recovery and a partial one.

Coverage C – Applies to your personal property (appliances, furniture, jewelry, watches, clothing, etc.)

SPECIAL FEATURE: Claims settled on a replacement cost basis	Premier Choice provides personal property coverage on a replacement cost basis—no deductible applies.	Not included; actual cash value settlement basis; depreciation applies	Replacement cost value settlement basis; depreciation does not apply ³	A standard condominium unit owner's policy pays most claims based on the actual cash value of the item, and depreciation applies regardless of the property's condition.
SPECIAL FEATURE: Combined coverage amounts	If the total amount of a covered loss is more than the Coverage C amount shown on your policy's declarations page, then the Coverage A amount on your policy may be added to the Coverage C amount to apply to the loss. The available coverage amount will not be more than the combined amount of Coverages A and C as shown on the policy declarations.	Not included	Included ²	The ability to leverage a policy's various limits when a major loss occurs is excellent protection. If you have a loss that exceeds your policy's Coverage A or C protection amounts, being able to use a portion of the other coverage's protection amount may mean the difference between a complete financial recovery and a partial one.

Coverage D – Coverage for living expenses you incur if you cannot live in your unit due to a covered cause of loss

Reasonable and Necessary Living Expenses	If a fire or other covered cause of loss makes your unit uninhabitable while repairs are being made, you'll incur extra expenses (e.g., rent living space, purchase meals, clean laundry) that are in addition to your normal living expenses. Depending on the area in which you live, the size of your family, and other factors, these expenses can be significant.	50% of the policy's Coverage C amount	50% of the policy's Coverage C amount	Everyone needs this coverage. If a house fire or other covered cause of loss makes your home uninhabitable while repairs are being made, you'll incur extra expenses when you have to rent living space, purchase meals, and do other things, such as your laundry, that add expenses that are in addition to your normal living expenses.
				

Coverage E – Personal liability for judgments against you

Causing Accidental Bodily Injury to Others	A strong strategy for protecting your assets in case of a personal liability suit against you or a household family member is simply good planning. This coverage is especially important for those who have minor children, are active in sports, or have frequent visitors. Anyone with assets (homes, autos, savings, real estate, investments, etc.) or future wages that could be garnished should consider this coverage.	Protection amount selected by the policyholder	Protection amount selected by the policyholder	Common Loss Circumstances <ul style="list-style-type: none"> • Your dog bites a visitor. • Your ball accidentally strikes and injures a person during a game. • Guests are injured when your deck collapses.
				

Coverage & Features	Coverage Description	Standard Condo	Premier Choice	Loss Circumstances & Coverage Examples
Major Coverages (Continued)				
Coverage E – Personal liability for judgments against you (Continued)				
<p>SPECIAL FEATURE: Causing inadvertent personal injury to others</p> 	<p>"Personal injury" refers to a nonphysical injury such as invasion of privacy, wrongful entry, emotional distress, harassment, libel, slander, or wrongful eviction. It's very easy for your comments or actions to be misconstrued and a lawsuit or claim against you to result. If you are active in the community or on social media, have underage children, or blog, this coverage is crucial.</p>	Not included	Protection amount selected by the policyholder	<p>No one should be without this coverage. Anyone with children, social media users, bloggers, tenants or landlords, etc., are especially prone to personal injury suits.</p> <p>Examples of Loss</p> <ul style="list-style-type: none"> • A suit is brought against you for the activities of your teenage daughter, who posted a joke caricature of an unpopular teacher on her social media site that prompted the teacher to sue as he deemed it to be defamatory. • You evict a nonpaying tenant, who sues. • You post a summary of events you had with a local business on your blog and are sued for making defamatory comments.
Coverage F – Coverage for medical expenses for injury accidentally done to others				
<p>Medical Expenses Paid to Others</p> 	<p>Tripping over a walkway and falling down stairs are clichés because they happen—a lot. So do lawsuits related to these events. This coverage would apply toward associated costs such as ambulance fees and medical and other costs that a person whom you or a household family member inadvertently injure, or who is accidentally injured on your property, that may incur.</p>	Protection amount selected by the policyholder	Automatic \$10,000	<p>While this coverage is standard for most homeowners policies, those who entertain, have frequent visitors to their property, own pets, or play sports should consider higher limits.</p> <p>Examples of Loss</p> <ul style="list-style-type: none"> • Your neighbor helps you clean your garage and cuts his hand on an old piece of equipment—necessitating stitches. • Your deck collapses during a party, necessitating a trip to the emergency room for several people. • Your child accidentally hits another child with a ball during a game and injures the child's eye. • A visiting neighbor's child burns herself on your grill during a neighborhood get-together.
Additional Coverages				
Business-Related Property				
<p>Your Business Data</p> 	<p>If you do any work at home, this coverage could save you the cost of recovering or replacing business-related data. It applies when your business data (e.g., accounts, paper records, drawings, computers, and related equipment) is damaged due to a cause covered by the policy.</p> <p>Note: Those who have a larger, home-based business should consider a separate policy.</p>	Not included	\$1,000	<p>Anyone who occasionally works from home for an employer; who has a small, home-based business; or does freelance work should have this coverage.</p> <p>Examples of Loss</p> <ul style="list-style-type: none"> • Thieves ransack your home office and damage your computer and business paperwork. • A fire starts in a nearby unit and the water from the automatic sprinkler system drenches your business media.
<p>Your Business Property Away from Your Residence Premises</p>	<p>This coverage applies to property of yours that is used primarily for business purposes while it is located away from your residence premises.</p>	\$1,500	\$5,000	<p>Anyone who has a small, home-based business or does freelance work should have this coverage.</p> <p>Examples of Loss</p> <ul style="list-style-type: none"> • Your vehicle-powered refrigerator you use in your small landscaping business is damaged at a job site. • The pop-up tent you use for selling specialty soaps at the local farmers market is vandalized.
<p>Your Business Property on Your Residence Premises</p> 	<p>This coverage applies to property—such as a laptop, scanner, or other equipment—that is used primarily for business purposes while it is on your residence premises.</p>	Not included	\$10,000	<p>Anyone who has a small, home-based business or does freelance work should have this coverage.</p> <p>Examples of Loss</p> <ul style="list-style-type: none"> • A large framed photo on the wall above your desk falls and damages the scanner you use to capture competitors' ads. • You bump into the shelves holding the equipment you use to repair jewelry and electronics and break several expensive pieces of equipment.

Coverage & Features	Coverage Description	Standard Condo	Premier Choice	Loss Circumstances & Coverage Examples
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Additional Coverages (Continued)

Business-Related Property (Continued)

Electronic Apparatus and Accessories You Use for Business <i>(when items are away from the vehicle)</i>	<p>This coverage would apply when portable electronic devices that you use primarily for business (as long as the device is designed to be powered by the vehicle, such as a GPS device) are stolen when the device is away from the vehicle.</p>	Not included	\$3,000	<p>Anyone who has a small, home-based business or does freelance work should have this coverage.</p> <p>Examples of Loss</p> <ul style="list-style-type: none"> Your PDA is stolen during your daily commute. Your laptop is damaged in a car accident. You have to hit the brakes fast and your coffee splashed your non-installed GPS and damages it beyond use.
Your Incidental Business's Income Limit Definition 	<p>This coverage is helpful for unit owners who have limited incidental income from a home or freelance business. If there is loss to property used for the business, it is not subject to the coverage exclusions and limitations that would apply if the business's annual revenue exceeded the policy limit.</p>	\$2,000	\$5,000	<p>Anyone who has a small, home-based business or does freelance work should have this coverage.</p> <p>Examples of Loss</p> <ul style="list-style-type: none"> The supplies you use to create artwork you sell as part of your small business are stolen. The signage for your small business is damaged when you load it into your car.
Your Claims Expense 	<p>Your participation in a claim investigation can be crucial. For example, if your home is damaged by an act of arson and you were able to provide evidence against the perpetrator, this coverage would apply to the wages you may lose when you testify in court. It applies to reasonable expenses you incur for assisting us in the investigation or in the defense of a covered claim or suit against you.</p>	\$250 per-day limit	\$250 per-day limit	<p>Anyone who files a claim and then must take time off from work and incurs expenses to assist with the claim settlement will appreciate this coverage.</p> <p>Examples of Loss</p> <ul style="list-style-type: none"> Unpaid time off from work to gather information needed to support your claim. Unpaid time off from work to appear in court to help defend a claim against you. Travel expenses related to gathering data used to defend a claim against you.

Currency and Valuable Items and Documents

Your Credit and Debit Cards, Forgery, and Risk of Counterfeit Money 	<p>This coverage applies to legal obligations for payment that you may incur because of the theft or unauthorized use of your credit card or electronic fund transfer card,³ forgery of a check, or good faith acceptance of counterfeit United States or Canadian paper currency.</p>	\$500	\$10,000	<p>Literally everyone is at risk of credit and debit card fraud and receipt of forged or counterfeit money. The odds are high that you'll experience credit or debit card theft or handle a counterfeit bill at least once.</p> <p>Examples of Loss</p> <ul style="list-style-type: none"> A new waiter at your favorite restaurant copies your credit card information and sells it to an identity theft ring. An organized crime group steals debit card information when you use your card at a gas pump. You receive counterfeit bills in your change when you spend the morning at an outdoor antiques market.
Your Currency (Money) <i>(theft coverage)</i> 	<p>If you keep more than a few hundred dollars in cash on hand in your home, you should be aware that a standard policy will only cover about \$200 if it is stolen.</p>	\$200	\$1,000	<p>Anyone who keeps a household cash fund should be covered for loss of this money.</p> <p>Common Loss Circumstances</p> <ul style="list-style-type: none"> Frequent entertaining Multiple service contractors at once Condo complexes easily targeted by thieves
Your Firearms <i>(theft and disappearance coverage)</i>	<p>If you have a firearm in your home, travel with one, or ship it for hunting or competition purposes, you'll be glad that Premier Choice covers up to \$5,000 for loss due to both theft and mysterious disappearance.</p>	<ul style="list-style-type: none"> \$2,500 Covers loss by theft only 	<ul style="list-style-type: none"> \$5,000 Covers loss by theft and mysterious disappearance 	<p>Hunters, target- and skeet-shooters, and other firearms enthusiasts benefit from this coverage.</p> <p>Common Loss Circumstances</p> <ul style="list-style-type: none"> Theft from the home Hunters and competition shooters can accidentally leave a firearm at a hunting camp Disappearance during shipping



Coverage & Features	Coverage Description	Standard Condo	Premier Choice	Loss Circumstances & Coverage Examples
Additional Coverages (Continued)				
Currency and Valuable Items and Documents (Continued)				
Your Jewelry, Watches, Furs, Precious & Semiprecious Stones <i>(theft and disappearance coverage)</i> 	A standard condo owner's policy provides very little coverage (about \$1,500) for losses on jewelry, watches, and furs only—and then only applies if they are stolen. If you don't want to add a separate valuable items endorsement to your homeowner's policy to cover these items, Premier Choice covers them—up to a \$10,000 limit. Note: Extraordinary pieces or valuable collections should be covered on your policy as scheduled items.	<ul style="list-style-type: none"> • \$1,500 • Covers loss by theft only 	<ul style="list-style-type: none"> • \$10,000 • Covers loss by theft and mysterious disappearance 	Anyone who has more than a very minimal amount of jewelry, watches, or furs should get an appropriate amount of protection. These items are usually very portable and are easily stolen and fenced. Jewelry is also very easy to misplace or break without immediate notice of the loss. Common Loss Circumstances <ul style="list-style-type: none"> • Rings lost during cleanup or when they are removed in restrooms • Theft from a coatroom or disappearance from a ride service vehicle when you forget them in the car • Lost earring back causes an earring to fall out while the wearer is unaware
Your Electronic Equipment and Accessories in a Motor Vehicle 	Mobile devices in a vehicle are a prime target, and your auto insurance most likely doesn't cover them. This coverage would pay up to \$3,000 to replace your mobile devices that can be charged by a vehicle's power source (e.g., uninstalled satellite radios, tablets, cell phones, navigation systems).	\$1,500	\$3,000	Auto insurance does not cover non-installed electronic equipment in your vehicle. Anyone who has non-installed electronic equipment (such as a GPS or entertainment unit) in their vehicle(s) should get an appropriate amount of this coverage. Common Loss Circumstances <ul style="list-style-type: none"> • Smash-and-grab thefts from vehicles parked in lots • Car theft
Your Silverware, Gold Ware, and Pewter Ware <i>(theft and disappearance coverage)</i> 	This coverage applies when your silverware or covered items are stolen. It covers silverware, gold ware, gold-plated ware, pewter ware, platinum ware, or platinum-plated ware, including flatware, hollow ware, tea sets, trays, and trophies. Note: Extraordinary pieces or valuable collections should be covered on your policy as scheduled items.	<ul style="list-style-type: none"> • \$2,500 • Covers loss by theft only 	<ul style="list-style-type: none"> • \$10,000 • Covers loss by theft and mysterious disappearance 	Condo owners who have sterling or silver-plated silverware, gold ware, gold-plated ware, or platinum or platinum-plated ware should have more than basic coverage for it. Common Loss Circumstance <ul style="list-style-type: none"> • Disappearance after a holiday event when a piece of tableware is accidentally discarded
Your Valuable Items and Documents Stored in a Vault 	This coverage applies if your valuables in a vault were to be stolen or damaged by a covered event. Our policy covers losses to money, bank notes, bullion, silver, coins and medals, valuable documents, jewelry, watches, furs, precious and semiprecious stones, silverware, coins, stamps, and medals, etc., when they are stored in a bank vault.	Not included	\$50,000	Why You Need This Coverage If you have a safety deposit box or bank vault for jewelry, watches, silverware, furs, etc., you should have this coverage. Most banks do not provide insurance coverage for your property if it is stolen or damaged on their premises.
Your Valuable Papers and Documents	This coverage provides protection for the theft of valuable papers like stock certificates, property deeds, or securities from your unit.	\$1,500	\$5,000	Why You Need This Coverage Anyone who has valuable legal papers or documentation at home should get an appropriate amount of coverage for those items. If they are stolen or destroyed, it may be the only way to recover any of your losses.



Coverage & Features	Coverage Description	Standard Condo	Premier Choice	Loss Circumstances & Coverage Examples
Additional Coverages (Continued)				
Currency and Valuable Items and Documents (Continued)				
Damage You May Accidentally Do to the Property of Others <i>(liability coverage)</i>	This coverage pays for the cost of replacing others' property you accidentally damaged or destroyed.	\$1,000	\$2,000	Common Causes of Loss <ul style="list-style-type: none"> You borrow a friend's electric saw and it's damaged when your car hits it while it was stored in the garage. Your dog chews your friend's leather briefcase when she stops by for a visit.
Removal of Debris from Your Property 	Debris can result from a fire, explosion, or even a falling tree. For example, if a covered cause of loss knocks down a tree that smashes your deck, this coverage will pay up to the policy limit for removal of the destroyed deck and downed tree.	5% of the policy's Coverage A amount	10% of the policy's Coverage A amount	Common Loss Circumstances <ul style="list-style-type: none"> A fire heavily damages your unit and you must remove charred ceiling tiles, flooring, walls, and some of your personal property. A tree falls and smashes your glass doors and door frame. Water overflowing from the unit above destroys the ceiling, which falls on your floors and smashes furniture—necessitating a major cleanup.
Your Electronic Data Restoration Efforts 	The data on your personal computer, whether it's your financial files, health records, or family photos, is crucial. This coverage applies to the cost of restoring your personal data stored on your computer when it is damaged by a covered cause of loss.	Not included	\$5,000	Why You Need This Coverage It is very easy and very common to accidentally delete information—almost as easy as it is for a power surge to short out your system or for your pet or child to knock over your laptop.
Your First Aid Expenses 	This coverage would reimburse you for supplies you use to assist an injured individual who is not a household family member.	Additional liability coverage	Additional liability coverage	Why You Need This Coverage Everyone should have a fully stocked first aid kit in their home. Bandages, ice packs, and other equipment should be replaced as soon as possible after use.
Your Family's Grave Markers	This coverage would apply to damage to or theft of your family's gravestones.	\$5,000	\$5,000	Common Loss Circumstances <ul style="list-style-type: none"> Vehicle backing into the grave marker Vandalism Theft
Protecting You from Impact of Identity Fraud 	This coverage applies to expenses you incur while working to restore your identity. Because most people do not have the expertise or extensive amount of time it takes to successfully resolve identity theft issues with financial, governmental, and medical institutions and other entities, this coverage includes extensive identity restoration services. ⁴	Not included	<ul style="list-style-type: none"> \$25,000 Extensive ID theft restoration services 	Common Loss Circumstances <ul style="list-style-type: none"> Your ID is used to obtain medical services and you are denied insurance coverage because your lifetime coverage limit was reached. Your mail is stolen and your ID is used to obtain a fraudulent loan. Your identity is presented to the police during a traffic stop.
Replacing Your Locks 	Lost and stolen keys are common, and the more individuals who have your keys, the higher the possibility of loss. This coverage applies toward the cost of replacing locks for which the lost or stolen keys were fitted.	Not included	\$500	Common Loss Circumstances <ul style="list-style-type: none"> Your young children lose their keys. Your babysitter or pet sitter misplaces your keys. Your keys are stolen from your jacket when it is hung in a public area.
Loss Assessment				
Loss Assessment <i>(property coverage)</i> 	Property association members may be subject to loss assessment fees by the condo association for loss or damage to association property. This coverage applies to your share as an owner of the insured premises if a loss assessment is charged to you by an association of property owners or a corporation when the assessment is made as a result of a direct loss to the property that would be covered by this policy if you own the property.	\$1,000	\$25,000	Coverage Example The condominium's roof must be replaced due to a fire. The association replaces the roof for \$10,000 and assesses all the condo unit owners equal amounts for the total cost of replacement. This coverage would apply to the amount assessed to you as a unit owner.

Coverage & Features	Coverage Description	Standard Condo	Premier Choice	Loss Circumstances & Coverage Examples
Additional Coverages (Continued)				
Loss Assessment (Continued)				
Loss Assessment – Association Deductible <i>(property coverage)</i>	Associations have increased master policy deductibles to control costs. This coverage applies to loss assessment fees that you may incur when that assessment is based on the deductible of the association's master insurance policy after a covered loss.	Not included	\$5,000	Coverage Example The condominium roof must be replaced due to damage from a covered cause of loss. The condo board replaces the roof through an insurance claim with the association's master policy's insurance company. Because it is a covered loss, the amount the association assesses you as an association member to help pay for the master insurance policy's deductible is covered by this condo policy.
Your Mortgage Extra Expense	This coverage would apply to increased mortgage expense and loan origination fees when you are obtaining a new mortgage to rebuild your unit after a covered cause of loss.	Not included	<ul style="list-style-type: none"> • \$250 per month • 12-month limit 	Why You Need This Coverage If you have had a loss large enough to require obtaining a new mortgage, you are already under financial stress. This coverage helps cover some of your related expenses.
Municipal Service Charges and Requirements				
Fire Department Service Charge 	Fire departments increasingly charge for their services, and departments responding to a big fire may come from out of the area to handle the blaze. This coverage pays for service charges when a fire department responds to save or protect your covered property and then bills you for the service.	\$500	\$1,000	Why You Need This Coverage Other parts of the policy would cover your unit's structure and your personal belongings; this coverage would address the service charge imposed by the fire department.
Ordinance or Law 	This coverage extends the policy limits to apply to increased repair costs you incur when you are subject to enforcement of any ordinance or law that regulates construction, demolition, renovation, or repair after a covered loss. Those with older structures or in areas with new, stricter building codes (coastal areas, tornado areas, etc.) are likely to find repair and rebuilding costs higher than anticipated.	10% of the policy's Coverage A amount	10% of the policy's Coverage A amount	Why You Need This Coverage Increased hurricanes, tornados, and wildfire activity are driving significant updates of building codes, which create increased costs for you to comply.
Police Department Service Charge 	This coverage applies to reimbursements for service charges you may incur from a police department as the result of an alarm system or other theft-deterrent system activation.	Not included	<ul style="list-style-type: none"> • \$50 per visit • \$250 maximum 	Common Loss Circumstances <ul style="list-style-type: none"> • Your security alarm goes off due to a break-in or short circuit. • Your child or house sitter forgets the alarm code and the alarm goes off. • A neighbor calls the police to report a suspicious person on your premises. • You go away for a few days and forget to put a stop order on your mail delivery; the resulting buildup of mail prompts a concerned neighbor to call the police.
Your Refrigerated & Frozen Foods 	This coverage applies to refrigerated or frozen foods that are spoiled by a loss of power to the unit or a mechanical failure that's beyond your control to prevent.	Not included	\$500	Common Loss Circumstances <ul style="list-style-type: none"> • A vehicle strikes a power line and knocks out electrical service to your neighborhood. • The fan in your extra freezer fails and the motor burns out while you are on vacation. • Winter storms knock out the electricity for several days.
Your Reward Coverage 	This coverage pays a reward to you when you provide information that leads to the arrest and conviction of the party who caused a loss on the insured property due to arson, theft, robbery, or burglary.	Not included	<ul style="list-style-type: none"> • 10% of the amount of the covered loss, up to \$5,000 • 10% of the value of the covered items, up to \$5,000 	Coverage Example Thieves steal your jewelry, electronics, and other valuables. Your pet cam is on and you see the thieves. You share the information with the police, which leads to the recovery of your property and the arrest and conviction of the criminals. The policy then rewards you with 10% of the value of the recovered stolen items.

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Coverage & Features	Coverage Description	Standard Condo	Premier Choice	Loss Circumstances & Coverage Examples
Additional Coverages (Continued)				
Municipal Service Charges and Requirements (Continued)				
Utility Trailers You Don't Use with Watercraft <i>(property coverage)</i> 	Your auto policy does not provide any coverage for utility trailers, but your condo policy covers the trailer up to \$1,500 if it is damaged or stolen.	\$1,500	\$1,500	Why You Need This Coverage Utility trailers are "workhorses" that are exposed to heavy use and casual storage, which makes them subject to damage and theft that your automobile policy doesn't cover. Common Causes of Loss <ul style="list-style-type: none"> • A winter storm causes the association's storage shed to collapse, damaging your trailer. • You use the trailer to haul yard waste to the landfill and it's damaged when debris falling off another vehicle hits it.
Volunteer Activities 	Anyone who volunteers—mentors, advisors, those who help at school or religious organizations, etc.—is at risk for a related lawsuit. This coverage pays up to \$10,000 in excess of other applicable coverages to defend you or help cover the damages if a suit is brought against you for a similar loss based on a volunteer activity.	Not included	\$10,000	Common Loss Circumstances <ul style="list-style-type: none"> • You volunteer to set up a sound system for a charity event. An attendee trips over the speaker wires and breaks his wrist. He then sues you for negligence. • Your spouse is a volunteer EMT who is sued for a "wrongful act" as the result of treating an injured person.
Coverage for Water Backing up and Sump Discharge or Overflow into Your Premises 	A standard homeowner's policy offers no protection from a major cause of loss: water or sewage that backs up through sewers or drains or due to a sump pump malfunction. The resulting inundation can destroy floor coverings, furniture, electronics, walls, stored possessions, HVAC units, water heaters, etc. In addition, your property may require extensive decontamination due to biological and other contaminants.	Not included	\$5,000	Why You Need This Coverage Many unit owners don't realize that there is no coverage in the standard condo policy for a water backup or sump pump malfunction. <ul style="list-style-type: none"> • City storm drains and sewers often back up during the spring thaw and can flood your home and basement, destroying your possessions, HVAC equipment, and water heaters, and damaging the structure and requiring expensive decontamination of the premises. • Heavy rain can cause your sump pump to fail or overflow, or your drains to back up into your unit and destroy the flooring, wall coverings, furniture, and other possessions kept there.
Watercraft				
Your Stored Watercraft and Trailers You Use with Watercraft <i>(property coverage)</i>	Stored watercraft are subject to vandalism, theft, roof collapse, and storm damage. This coverage applies to watercraft (and trailers used with watercraft) when they are damaged or destroyed while they're inside a fully enclosed building or on your residence premises.	\$1,500	\$1,500	Common Causes of Loss <ul style="list-style-type: none"> • Your boat is vandalized while it is docked. • Your watercraft is stolen from your home. • Your boat's motor, furnishings, and equipment are a total loss when the storage facility in which you keep the boat catches fire.
Your Watercraft – Maximum Outboard Motor Horsepower Allowed <i>(liability coverage)</i> 	This coverage applies to the liability exposures you assume when you own or rent small watercraft with low-horsepower engines.	25HP	50HP	If you own or even occasionally rent small craft with a low-horsepower engine, you need this coverage. Common Causes of Loss <ul style="list-style-type: none"> • You go fishing in your boat and accidentally strike a swimmer, causing an injury. • You carry passengers in your boat and hit a submerged log; passengers are injured in the collision. • Your guest on your boat has too much to drink and trips when leaving the boat, injuring himself.

¹ Filing is pending.

² The combined Coverage A and C amounts cannot exceed 125% of Coverage A.

³ The policy limit applies.

⁴ Identity Management Services are powered by CyberScout™.



ELECTRIC INSURANCE COMPANY

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*This document offers a brief description of insurance coverage and/or related services offered by Electric Insurance Company and is provided for informational purposes only. The availability and terms of credits and discounts vary by state. Guaranteed replacement cost coverage is available as part of the Homeowners Plus and Premier Choice homeowners policies; exceptions may apply to certain features of the structure; applicants must meet underwriting requirements in order to qualify. For exact coverage provisions, availability, terms, limitations, and exclusions, please contact Electric Insurance Company at 800.227.2757. In the event there are discrepancies between this information and the policy, the terms of policy apply.

The homeowners coverage and services described in this document are underwritten by Electric Insurance Company.

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