



CONDOMINIUM INSURANCE

PROTECT YOUR CONDOMINIUM LIFESTYLE

Condo living offers some unbeatable benefits: efficiency, easy maintenance, independence and more.

Be confident you're protecting those benefits with a Stillwater Condominium policy.

- It ensures you'll be "whole" again if the interior of your condo is damaged or your personal belongings are stolen.
- It offers an opportunity to customize coverage—so you get exactly the policy you need.
- And, it's affordable, with a variety of discounts and flexible payment options to help you keep your budget on track.

Your condo is more than just a place to live. It's a lifestyle. Protect it with Stillwater.





The basics of condominium insurance

Insuring a condo actually means thinking about two policies.

First, there's your homeowners association's policy. It usually covers spaces with shared responsibility: for instance, the lobby, pool and pool house, plus the exterior walls and roof. Your association fee helps cover the cost of this policy.

Then, there's your policy—the one you're shopping for. It needs to cover not only your belongings, but the spaces for which you have sole responsibility. That usually includes your unit's interior walls, floors, ceilings and everything within them. It also needs to protect you if you're liable for another's injury or property damage.

A Stillwater Condominium policy offers this—and much more.

Where to start

A smart first step is to check with your homeowners association. Its bylaws should outline exactly what the association policy covers, and what your policy needs to cover.

Or just contact your Stillwater agent. He or she can help you navigate the bylaws, and get you the coverage you need at an affordable rate.





Cover your belongings, and spaces that are your responsibility

A Stillwater Condominium policy picks up where your homeowners association's insurance leaves off. It covers your belongings, the spaces that are your sole responsibility, and more.

Your policy's main coverages* include:

- **Personal Property**—Pays for damage to or theft of your personal items, including appliances, furniture, electronics and clothing. Enhance it with Personal Property Replacement Cost. You'll get paid the full cost of an item—not a depreciated value—if it needs to be replaced
- **Dwelling**—Covers fire or storm damage to interior walls and floors—the parts of your condo not covered under the association's policy**
- **Loss of use**—Provides living expenses if your condo is not fit to live in due to a covered claim
- **Personal Liability**—Protects you if you're liable for another person's property damage or injury
- **Medical Payments**—Pays medical expenses incurred by another person because of something you've done, regardless of your legal liability
- **Loss Assessment**—Covers common loss assessments levied by your association (to repair a damaged roof, for instance)

Customize a policy to match specific needs

You can add options like Animal Liability, Identity Theft Protection, Personal Injury Coverage, Special Personal Property Coverage, Water Backup and Earthquake.

**These are generalized coverage descriptions. Our Condominium contract includes more detailed definitions.*

***Varies by condo association*



Choose a deductible that fits your budget

The deductible—which you choose when you buy a policy—is your dollar-amount “share” of a claim settlement. A high deductible means you get a lower rate, and have a higher share if you file a claim. A low deductible means a higher rate, and a lower share.

Save money with discounts

The sense of peace that comes with a Stillwater Condominium policy is available at an affordable rate ... and with discounts that’ll help you save.

- Age of Insured
- Automatic Sprinkler
- Claim-Free
- Auto-Home

You could save hundreds by combining discounts. And, you can take advantage of flexible payment options that help you keep your budget on track.

Your Stillwater agent can help you find all the ways you can save.

Call any time to report a claim

We’re ready to help you when you need us, and dedicated to a fast and fair resolution of your claim. Just call 1-800-220-1351, 24 hours a day, to get started.



About Stillwater

Stillwater Insurance Group is a national insurance provider offering a full suite of insurance products and services. We strive to be the most respected insurance provider in the United States by setting and achieving the highest standards in quality products, service, customer experience and claims satisfaction.

Stillwater is:

Smart—We meet your evolving needs for personal and business insurance

Fast—We exceed your expectations for customer and claims service

Strong—We're ready when you need us, and help you get back on your feet

We have an A+ accreditation from the Better Business Bureau. This recognizes our commitment to transparency, responsiveness, integrity and delivering on the promises we make. And we have an "A-" (Excellent) rating from A.M. Best, the leading insurance rating organization.

For more information, visit stillwater.com, or contact a Stillwater agent.

Stillwater Insurance Group of Companies

Stillwater Insurance Company

Stillwater Property and Casualty Insurance Company

Stillwater Insurance Services

