

# Western States Habitational Program



At XS Specialty, we know that insurance products mean nothing without a careful review and understanding of the goals of the client. That's why we are a solutions-based company. We know that there are many alternatives and our team will work closely with you to create the best solution for your clients.

## Target Classification: Apartments and Condominium Associations

- Commercial Package including Property, Crime, General Liability with Hired and Non-Owned Auto
- Monoline General Liability or Monoline Property
- Limits:
  - Property: Up to \$25,000,000 Per Location
  - General Liability: Up to \$2,000,000 / \$4,000,000 General Aggregate
  - Crime: Up to \$100,000
- Package and Monoline Minimum Premium: \$2,500
- Monoline General Liability Minimum Premium: \$5,000
- Special Features:
  1. No Age Restrictions
  2. Enhanced Commercial Property Coverage  
Endorsement included at No Charge
  3. Apartment Owners Endorsement Available
  4. Mortgage and Loss Payee Endorsements Included
  5. CP1410 Endorsement Available for
  6. Condominium Associations

5 year Loss History is preferred. Minimum of 3 years or combination of loss history plus COE documentation if less than 3 years loss history

Shock Losses are subject to underwriter discretion, no open claims



Contact Us

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accepted

Protection Classes 1 - 7 Accepted

Max Height: Over 25 Stories are referred to the carrier

- Age of Building Rules

1. Roof Update Required if building over 20 years, ACV Roof Endorsement Applies
2. Electrical: Circuit Breakers & Cooper Wiring Required
3. Re-Wiring Required if Building Age is Under 1955
4. Plumbing: Update Required if Building Age is 1940's or Older

- Other Details

1. Minimum 4 Habitational Units (5 for CA) or 2+ Habitational units ground floor mercantile
2. Mercantile exposure is measured by square footage and has to be to 50% or less
3. No Protection Class: 8, 9, & 10
4. CA Brush Fire: Minimum 100 ft Clearance & under 1 mile distance to wild fire zone
5. Minimum Occupancy Rate: 75%
6. No Flood & Quake Coverage Offered

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail.