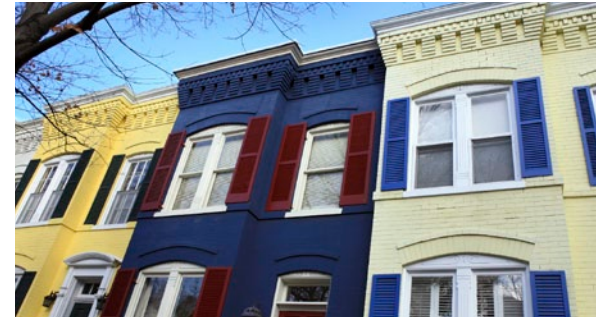




Businessowners Condominium Association Coverage

Specifically designed for your association's individual needs.





Choose an insurance provider who's as serious as you are about protecting your livelihood.

Discover the advantages of American Family Insurance and our Businessowners Condominium Association Coverage.

While living in a condo may be convenient, managing a condo association can be just the opposite. That's why it's good to have American Family on your side. We understand how condominium bylaws and agreements work, and how they affect the kinds of coverage individual unit owners need. Because we're experts, you don't have to be—allowing you the freedom to focus on the more pressing needs of your building and unit owners. Here's how:

Knowledge of your business

American Family has been protecting the livelihoods of customers like you for over 30 years. As an American Family agent, I have exceptional knowledge of your insurance needs, as well as the responsibilities and challenges you face. This experience means you can trust me to provide not only the right insurance—but the right advice.

Proactive safety

Reducing risks means reducing costs—and improving your bottom line. As an American Family policyholder, you'll have access to online safety tools and materials, to proactively help you make your building safer for its staff, unit owners and their visitors while leaving more money in your reserve account.

Fast, fair claims

You can count on us when you need us the most with fast, fair and friendly claims service. Our claims adjusters understand the unique issues a business claim can present and we're dedicated to getting things back to normal as soon as possible.

Under one roof®

There are several reasons why it makes sense for both unit owners and condo associations to choose American Family for their insurance needs:

- Working with a single company means more convenient and consistent claims responses. You don't have to worry when a property claim occurs and the association bylaws are unclear or do not address which party is responsible for insuring that property, your American Family association policy steps in to provide coverage.
- Condo associations get increased cost of construction protection—up to 125% of your policy's building limit.
- Unit owners may have their Real Property Deductible waived in the event of a covered loss. So encourage your unit owners to join you in choosing American Family.

A foundation of experience

American Family's Businessowners Condominium Association Coverage rests on a foundation of insurance protection custom-built for the needs of condo associations. Depending on your needs, coverages may include:

Building and Business Personal Property

Provides coverage for your primary building and auxiliary buildings and structures such as storage sheds, recreation buildings, swimming pools, signs and fences. Also provides coverage for personal business property such as computers and office equipment.

Business Income and Extra Expense

Provides coverage for the loss of association fees due to a covered loss and extra expenses incurred due to the loss.

Important Business Documentation Coverages

Even in today's electronic society businesses generate mountains of critical documents everyday and that loss could be detrimental to your business. Coverages like Accounts Receivable, Electronic Data and Valuable Papers help repair, replace or restore your electronic and printed business records.

Business Liability Coverage

Provides protection against liability claims, medical expenses and includes coverage for acts of employees and volunteer workers engaged in association activities.

Condominium Enhancement Endorsement

Broaden your protection with this optional endorsement. Available when building and/or contents coverage is written for your condominium association.

Additional coverage you might consider:

- Commercial Umbrella Insurance
- Workers Compensation Insurance
- Non-Profit Directors and Officers Liability

All your protection under one roof®

Consider American Family for your business insurance needs.

- **Businessowners and Business Key Policies**
Afford a full range of coverages for business property and liability
- **Commercial Liability Umbrella**
Provides additional liability protection with increased limits
- **Business Auto**
Includes liability, medical payments and physical damage coverages
- **Workers Compensation**
Includes coverages for occupational disabilities, injuries and death *(Not available in all states)*
- **Employee Benefits Liability**
Provides coverage for damages that result from an error or omission in the administration of your employee benefit program.

Life Insurance

Life insurance from American Family Life Insurance Company can help protect your business from financial loss caused by the death of a businessowner, partner or key employee.

- Help pay off business debt
- Funding for a buy-sell agreement

Life insurance and annuities can help provide financial protection to you, your employees and their families.

- Life insurance policies for employees (e.g., Executive Bonus)
- Annuities to fund Traditional and Roth IRAs – individual retirement plans
- Annuities to fund SEP and SIMPLE IRAs – tax deductible employee retirement plans

This brochure represents only a brief description of coverages. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Please check with your agent and read the policy for exact details on coverages and exclusions.



All your protection under one roof®

access anytime
amfam.com

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American Family Insurance Company
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