

# Condo Owners & Renters Insurance

Our low rates are just the beginning.



## Mercury provides coverage tailored to fit your needs.

### CONDO OWNERS INSURANCE

We understand that condo owners have needs different from those of renters. Did you know most condo association policies have limited coverage that can leave you vulnerable? That is why we created insurance options just for condo owners. Our agents can build a customized plan especially for you!



#### Coverage Options:

- **Personal Property** — Covers household items in the event of fire, theft or other covered loss
- **Additional Personal Property** — Provides added coverage for antiques, fine art, jewelry and other valuables
- **Improvements** — Covers fixtures and improvements, such as cabinets, flooring and lighting, as well as other free standing structures
- **Loss Assessment** — Provides coverage in the event your condo association levies an assessment on each condo owner to make common area repairs
- **Additional Living Expenses** — Covers living expenses if your condo becomes uninhabitable as a result of a covered loss
- **Personal Liability Protection** — Pays for bodily injury or property damage caused to others as a result of a covered incident
- **Guest Medical Protection** — Pays medical expenses for guests who are accidentally injured on your property
- **Workers' Comp Coverage** — Pays medical expenses for your personal part-time employees, such as nannies or maids, who are injured on the job
- **Condos Rented to Others** — Provides liability and contents coverage on your condo when you rent it to others



### RENTERS INSURANCE

If you rent a house, condo or apartment, you have your own unique set of insurance needs. What happens if there's a fire? You may not have to replace your home, but you will need to replace your possessions and valuables, and that's when you'll be glad you have Mercury Renters Insurance. We'll be there when you need us most, ready to lend a helping hand.

#### Coverage Options:

- **Personal Property** — Covers household items in the event of fire, theft or other covered loss
- **Additional Personal Property** — Provides added coverage for antiques, fine art, jewelry and other valuables
- **Personal Liability Protection** — Pays for bodily injury or property damage caused to others as a result of a covered incident
- **Guest Medical Protection** — Pays medical expenses for guests who are accidentally injured on your property
- **Workers' Comp Coverage** — Pays medical expenses for your personal part-time employees, such as nannies or maids, who are injured on the job



#### SAVE EVEN MORE!

Ask your Mercury agent about these popular discounts.\*

- Multi-Policy
- Gated Community
- Selecting a higher deductible

\*Discounts may vary by state.

Ask your agent about additional discounts for which you may be eligible. You'll be glad you did!



### REST EASY KNOWING YOUR FAMILY IS PROTECTED

Mercury is committed to providing our customers with first class service at the lowest possible rates. And the best part is that this commitment is backed by Mercury's tremendous financial strength and stability, so you can rest easy knowing that Mercury will always be here when you need us most.



- *Personalized service and protection from local independent agents*
- *24/7 toll-free claims service*
- *A+ Rating (A.M. Best)*
- *Over \$4 billion in assets*

### PROTECT YOUR VALUABLES

Mercury insurance is an affordable way to protect your personal property and guard against costly liability claims.

Our knowledgeable and friendly agents can build a customized coverage plan to fit your individual needs, and you'll like the price, too!



Mercury insurance products underwritten by the affiliated insurers of the Mercury Insurance Group of companies. Contact your agent for information on the insurers and coverages available in your state. Insurance products underwritten by Mercury Casualty Company in NY and American Mercury Lloyds Insurance Company in TX.

Your Mercury Agent



Phone:

Fax: