

State Auto Connect® Condominium Coverage

Your condominium is an important investment. That's why we provide you with a variety of choices when it comes to protecting what matters most to you.

While your condo association may have an insurance policy, condo insurance protects your personal property and liability.

How Does Condo Insurance Work?

Condo insurance works differently than homeowners insurance. Condo owners are only responsible for insuring the space they live in, whereas homeowners are responsible for insuring the inside and outside of their house, as well as the land it sits on. For condo owners, there's typically a monthly homeowners' association fee (HOA) that's paid to help pay for insuring the building, common shared areas and the land the condo sits on.

How Much Of The Condo Do You Own?

The answer depends on your condo association agreement. Your responsibility typically falls into one of two main categories:

- **"Air space" Ownership** (also called "paint-in" or "what I bring in"): You own the inside of the unit, starting from the unfinished interior surfaces - walls, floors, and ceilings. This generally doesn't include fixtures or built-in appliances. You might only be responsible for insuring your own belongings such as furniture, electronics, and clothing.
- **"Bare walls" Ownership** (also called "studs-in"): Your ownership is broader, starting from the roof trusses, floor slabs, and exterior walls of the building. This generally includes interior walls, stairs, doors, closets, cupboards, built-in appliances, and heating and cooling systems. You'll need broader insurance coverage for this type of condo agreement.

CONDO INSURANCE COVERAGE HIGHLIGHTS

Here are just a few of the many type of things Condo insurance helps to cover:



Home-Based Business Coverage

Have a home-based business? We offer specialized coverages to protect your venture.



Condo Interior Coverage

Things like the walls, carpet, cabinets, countertops, etc, if you're contractually obligated to pay based on your condo agreement will be covered if damaged.



Medical Payments Coverage

When a covered accident on your condo property involves bodily injury to others, condo insurance can help with the associated costs.



Condo Personal Liability Protection

What if a guest slips and falls while visiting you in your condo property, and you get sued? A condo policy can assist with liability protection to help cover the legal costs or related damages and accidental bodily injury or property damage to others.



Condo Personal Property Coverage

Condo insurance will help you pay for repairs or replace your possessions after things like theft, water damage, fire, smoke and windstorms. It extends beyond your home — your items don't need to be in your home at the time they are damaged or stolen to be protected — whether your luggage is stolen while on vacation, or your laptop gets damaged at the cafe, you'll be covered.



Loss Assessment Coverage

Sometimes, condo owners are assessed by their condo association if there's damage to common property, or if someone is injured on the premises. For example, the condo complex suffers a catastrophic loss and doesn't have enough insurance to cover the damages. This coverage protects the condo owner against losses up to the limit listed in the policy.



Additional Living Expenses

Condo insurance helps you pay for additional living expenses if you can't stay in your condo. It can also help cover the cost of other additional living expenses such as meals and laundry.



Contents Replacement Cost

If your personal property becomes damaged and needs to be replaced, condo insurance will help cover the cost to replace the property with a similar type.



Personal Lines Home (Condominiums)

Our Personal Home products gives those who own condominiums the choice of three offerings:

Coverage/Benefit	Standard (Condo)	Protection Plus (Condo)	Premier (Condo)
Additional Living Expense	Shortest time	Shortest time	24 Months
Arson, Fraud or Theft Reward	Not Available	\$1,000	\$1,000
Business Property On Premises	\$2,500	\$2,500	\$10,000
Business Property Off Premises	\$1,500	\$1,500	\$2,000
Computer Equipment Off Premises Used in Business	\$500	\$2,500	\$10,000
Coverage D Loss of Use	50% of Coverage C	50% of Coverage C	Unlimited up to 24 months
Credit Cards	\$500	\$3,000	\$10,000
Debris Removal for Fallen Trees – Expanded	Not Available	Included	Included
Debris Removal – Unlimited Expense	Not Available	Not Available	Included
Firearms (Theft)	\$2,500	\$2,500	\$5,000*
Fire Department Service Charge	\$500	\$1,000	\$1,000
Freezer Contents (\$50 Deductible)	Available	\$1,000	\$1,000
Golf Cart – Rented	Not Available	\$5,000	\$5,000
Golf Cart Liability to and from Golf Course on Public Roads	Not Available	Included	Included
HomeXtended®	Not Available	Available	Included
Identity Fraud Expense	Available	\$15,000	\$15,000



Personal Lines Home (Condominiums)

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Coverage/Benefit	Standard (Condo)	Protection Plus (Condo)	Premier (Condo)
Jewelry, Watches, Furs (Theft)	\$1,500	\$2,000/\$3,000	\$2,500/\$5,000
Lock Replacement	Not Available	\$250/\$500	\$500/\$1,000
Loss Assessment Section I or II	\$1,000	\$5000	\$10,000
Money	\$200	\$250	\$1,000
Open Peril Personal Property	Available	Available	Included
Ordinance or Law	10%	10%	25%
Personal Injury Liability	Available	Included	Included
Portable Electronic Equipment	\$1,500	\$1,500	\$2,000
Replacement Cost Coverage C	Available	Included	Included
Rodent, Birds and Vermin	Not Available	Not Available	\$5,000
Securities	\$1,500	\$2,000	\$5,000
Service Vehicle Coverage Section I and II	Included	Included	Included
Silverware	\$2,500	\$3,000	\$10,000
Trailers not used with Watercraft	\$1,500	\$2,000	\$3,000
Trees, Shrubs Replacement	\$500	\$750	\$1,000
Vault Coverage for Jewelry, Securities and Silverware	Not Available	Not Available	\$25,000
Volunteer Wrongful Acts	Available	Available	\$100,000
Waterbed Liability	Not Available	Included	Included
Watercraft	\$1,500	\$2,000	\$2,000
Watercraft Liability – Outboard Motor 75 Horsepower or Less	Included	Included	Included

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