



Introducing AIU- An Exclusive 'All Risk' Property Insurance Facility For Multi-Family Risks.

AIU, along with its carrier partners manages an exclusive, niche property insurance program underwritten by a group of A- rated domestic and London based carriers. Program appetite includes all construction classes of well managed habitational properties, as well as other conventional commercial property risks. The program provides adequate capacity to consider larger per location risks, and property schedules.

AIU offers enhanced property coverages and many additional highlights, and features:

- All Perils
- Broad Risk Appetite
- Exclusive Market
- Expedited Underwriting and Quoting Process
- \$500 Million Blanket Limit
- No Co-insurance
- Full Replacement Cost
- \$50 Million Flood Sublimit in Non-critical Flood Zones
- \$50 Million Earthquake Sublimit excluding CA, AK, HI, PAC NW & New Madrid seismic zones
- EQSL in all States
- Ordinance or Law: Coverage A \$500 Million
Coverage B & C - \$15 Million for each line
- \$100 Million Terrorism Sublimit
- \$100 Million Boiler & Machinery Sublimit
- Excluded Areas: TX, OK, CO, LA, FL, NY, HI, Tier 1, or within 10 miles of the Atlantic/Gulf of Mexico, Cities of: Indianapolis, Atlanta, Memphis. Detroit

Deductibles:

- \$25k AOP Including Wind/Hail in most states
- Wind/Hail deductible of 3% / \$100K in States of Nebraska, Missouri, Kentucky, Mississippi, Alabama, Kansas, Arkansas, and Louisiana
- \$100k Named Storm Deductible in all Non-critical Wind Areas
- \$250,000 Flood & Earthquake

Appetite:

- **Minimum** TIV \$7M
- **Maximum** TIV (per location) \$50MM
- Older and Newer well managed Frame Multi-Family Apartment Complexes
- Updated within 20 Years
- High-Rise MNC Multi-Family Apartment Buildings
- HOA's and Condo Associations
- LRO's, Office Buildings, and other Commercial Risks
- 1980 or newer Year of Construction