



LIFESTYLE 55 PLUS CONDOMINIUM & TOWNHOUSE PROGRAM

UTICA FIRST IS THE FIRST COMPANY TO OFFER A CONDOMINIUM / TOWNHOUSE POLICY AIMED SPECIFICALLY AT AMERICA'S FASTEST GROWING POPULATION SEGMENT- FOLKS OVER 55 YEARS OF AGE. AS FAMILIES APPROACH RETIREMENT, MANY ARE CHOOSING TO DOWNSIZE FROM LARGER HOMES TO MORE MANAGEABLE SIZED PROPERTIES. THIS PROGRAM INCLUDES A WIDE VARIETY OF SPECIAL COVERAGES AT RATES THAT ARE LOWER THAN OUR EVERYDAY CONDOMINIUM PRICES! OUR UNIQUE INCREASE OF IMPROVEMENTS AND BETTERMENTS COVERAGE TO 50 % OF COVERAGE C MAKES THIS POLICY YOUR BEST VALUE IN CONDOMINIUM AND TOWNHOME POLICIES.



ELIGIBILITY:

- NAMED INSURED MUST BE AGE 55 OR ABOVE (BUT DOES NOT HAVE TO BE RETIRED)
- HOME MUST NOT BE RENTED TO OTHERS
- MINIMUM VALUES: \$ 20,000
- MAXIMUM VALUES: \$ 400,000
- PERSONAL INLAND MARINE: \$ 10,000 MAXIMUM ONE ITEM AND \$ 50,000 MAXIMUM SCHEDULE

COVERAGE ENHANCEMENTS

- IDENTITY FRAUD: \$ 1,000
- PERSONAL LIABILITY: \$ 300,000
- JEWELRY, WATCHES, PRECIOUS & SEMI-PRECIOUS STONES, GEMS, & FURS: \$ 1,500 PER ITEM AND \$ 5,000 TOTAL SCHEDULE (INCLUDES MYSTERIOUS DISAPPEARANCE)
- SILVERWARE, GOLDWARE, AND PEWTERWARE, INCLUDING GOLD OR SILVERPLATED ITEMS: \$ 1,500 PER ITEM AND \$ 5,000 TOTAL SCHEDULE (INCLUDES MYSTERIOUS DISAPPEARANCE)
- PERSONAL INJURY COVERAGE
- LOCK REPLACEMENT: \$ 500
- LOSS ASSESSMENT: \$ 5,000
- CREDIT AND FUND TRANSFER CARDS: \$ 10,000
- BUSINESS PROPERTY: \$ 5,000 ON PREMISES, \$ 500 OFF PREMISES
- CONDOMINIUM UNIT OWNER ADDITIONS: INCREASED TO 50 %
- PERSONAL PROPERTY AWAY FROM PREMISES DUE TO FLOOD, EARTHQUAKE, OR COLLISION: \$ 1,000
- BACK-UP OF SEWERS AND DRAINS: \$ 2,000

CONTACT YOUR UNDERWRITER:

- IF RISK IS LESS THAN 3000 FEET FROM ANY COASTAL SHORE
(SUFFOLK CO.. NY: MUST BE 2 MILES FROM SOUTH SHORE AND 1 MILE FROM
NORTH SHORE)
- IF RISK HAS EXPERIENCED ANY LOSSES IN LAST 3 YEARS
- IF RISK OWNS ANY QUESTIONABLE PETS (AS DEFINED IN OUR MANUAL)
- IF RISK WOULD ALSO LIKE A QUOTE FOR AN UMBRELLA

HOW TO QUOTE AND BIND:

- GO TO WWW.UTICAFIRST.COM, -> AGENT LOGIN -> NEW BUSINESS
- COMPLETE THE APPLICATION SCREENS AND SELECT "QUOTE"
- COLLECT 25 % DOWNPAYMENT AND SEND WITH APP TO UTICA FIRST

