



QUICK REFERENCE GUIDE

ADMITTED HABITATIONAL PACKAGE - NEW YORK



ELIGIBLE CLASSES

- Apartment Buildings & Complexes with or without retail
- Condominiums with or without retail

LIMITS & DISTANCE TO COAST

- \$20 million per location
- Must be located at least 5 miles from the coast

COVERAGE

- Property
- General Liability
- Crime

PROPERTY

- Special form, agreed amount, replacement cost; Equipment Breakdown, Ordinance or Law; Flood and EQ.
- Property enhancement endorsements: Property Broadening Form A or Property Broadening Form B
- Property deductibles options: \$2,500, \$5,000, \$10,000 and \$25,000
Flood and EQ deductibles: \$25,000

GENERAL LIABILITY

- \$1M/\$2M limits; Hired non owned auto, employee benefits
- General Liability deductible: Not applicable

CRIME

- Limits of \$10,000, \$25,000 and \$50,000
- Seven crime coverage options available
- Crime deductible: \$5,000

CARRIER RATING

A - VIII (Excellent)



Multiple Locations? That's what Core is for.

Swyfft's online quoting is perfect for single locations. When you need to quote multi-location accounts try Core Programs. Email your submissions to apps@core-programs.com

CONTACT US

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- MARKETING - marketingteam@swyfft.com
- CLAIMS - 855.542.0917

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10 REASONS TO LOVE SWYFFT COMMERCIAL

- 1 Apartments complexes – We've got a home for these hard to place risks.
- 2 Condominiums – New York is full of them. We want them.
- 3 Coverage through Swyfft is rated A- (Excellent) by A.M. Best.
- 4 Quote in less than 1 minute.
- 5 Bind in 3-4 minutes in 6 easy steps.
- 6 Say goodbye to lengthy accord forms. We don't require them.
- 7 Bundled coverage enhancements for big savings.
- 8 Comprehensive products, superior service and competitive pricing
- 9 Quotes are good for 30 days.
- 10 Swyfft partners with Core Programs – leaders in habitational account placements!

Before binding, please confirm the following:

RISK DOES CONTAIN:

- Meets all local zoning codes
- Fire extinguishers per local ordinances
- Two means of egress for all living units (or units that discharge directly outside). Every exit & exit route clearly visible, marked and lighted, per local code. All egresses unobstructed. Exit doors open readily
- Smoke detectors in all living units & common areas. If battery operated, formal battery replacement program required
- Emergency lighting for all units in buildings over 4 stories. Lighting units should be placed in corridors, passageways, stairwells and remote areas
- Exit signs properly lit and located. Emergency & exit lighting require regular maintenance program
- If present, sprinkler systems require annual inspections by a licensed sprinkler contractor. All appropriate testing of the system performed including flow tests and pressure testing
- Pools are fully fenced (4' or more) with self-latching gate, no diving boards/slides, no direct public access, rules/hours clearly posted, life-saving equipment present and depth markers clearly visible
- HVAC, plumbing, electrical and roofing systems are current and adequate
- Subcontractors to provide a certificate of insurance prior to commencing work on the property
- Commercial cooking risks in compliant with NFPA 96
- More than 10 stories/less than 25 requirements: fire resistive construction, fully sprinklered, central station alarm system and posted evacuation procedures
- Buildings over 4 stories and 50 units equipped with manual and pull stations in corridors and hallways, with locally 24-hour monitoring service
- If bars on windows are present, they are equipped with quick release mechanisms
- Carbon monoxide detectors in every living unit

RISK DOES NOT CONTAIN:

- Fuses for over-current protection
- Federal Pacific Stab-lok circuit breakers
- Aluminum wiring, even if pig-tailed/retrofitted with copalum connectors
- Charcoal grilling on balconies or within 10 feet of any structure
- Wood shake roof
- EIFS cladding
- Docks, marinas, or boat slips
- Railings with greater than 6-inch openings and no horizontal railings when risk is above 2 stories
- Medical, food or transportation services provided
- Armed security
- More than 30% subsidized, student and/or senior housing
- Occupancy rate below 80%; newly built must be at/exceed 80% occupancy within 120 days.
- Any facility on the premises that involves the care or custody of children
- Barbed wire on fences or barriers
- Listed on Historical registry
- Developer owned units if condominium
- Sponsor owned units if co-op



Commercial Insurance With the Works. Swyfft partners with Core Programs to provide agents with comprehensive commercial insurance solutions and a superior quoting experience.