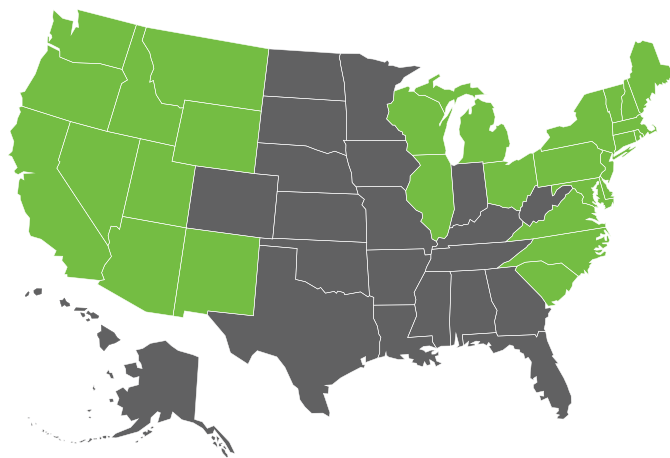




Provided Exclusively by Ian H. Graham Insurance

IHG Small Condo Property Program

- Lloyds of London led facility, A.M. Best Rating: A+ (superior)
- Monoline Property
- Non-Admitted (IHG will file SL Taxes and Fees)
- Up to \$10M TIV
- Minimum Rate: .20
- Frame Construction Guidelines
 - up to 4 stories
 - 4 stories of Frame over Masonry Non-Combustible, Modified Fire Resistive or Fire Resistive is acceptable.
- No Quake or Flood
- ISO based forms with IHG Property Enhancement Endorsement provides:
 - Coverage for units according to the governing documents (bare walls, original specs, or all-in coverage)
 - Business Income – Actual Loss Sustained
- Ordinance or Law - available
 - Coverage A - Included
 - Coverage B&C Combined – Included @ 10% of the Building Limit
- Sewer Backup – available
 - Business Income – Included
 - Property Damage - Included @ 5% of the Building Limit
- **Claims Handling:** Davies Claims North America
- **Commission:** 15%
- **Submission Requirements:**
 - IHG Application
 - Statement of Values
 - Currently valued Loss Runs (4 years including CY)
 - Financials (can quote subject to)



Eligible States (green on map)

- No Tier 1 Anywhere
- No Tier 2 South of VA

Administered by:



800.621.2324 | info@ihginsurance.com | ihginsurance.com

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