



Benefits of Membership:

Member-owned

Coverages flexible to meet your needs

24/7 claims service

Children of members are eligible

ID Theft 911 recovery services

To receive a free rate quotation or if you have questions call us at: **800.495.8234**.

Call 800.495.8234

for the right answers
from a real person.

free quote online: www.afi.org

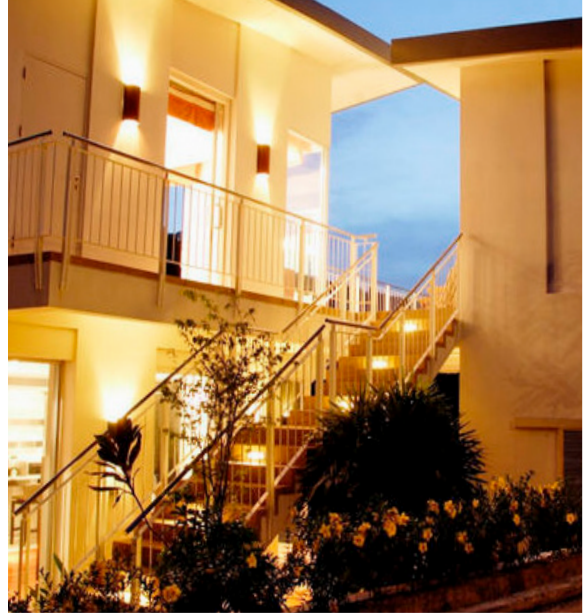


Armed Forces Insurance

OUR MISSION IS YOU.®

550 Eisenhower Road, Leavenworth KS 66048

CONDOMINIUM UNIT-OWNERS



OUR MISSION IS YOU.

**CONDOMINIUM
UNIT-OWNERS
POLICY**

OWNER-OCCUPIED



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www.afi.org

Most condominium associations carry insurance to cover the exterior of the condominium building (exterior walls, roof, heating and air conditioning units, etc.) The same policy will usually insure the common areas including hallways, lobbies, atriums, club houses, garages, carports, pools, pool houses or patio covers. The insurance they carry should also cover the association for the common liability risk connected to the common areas.

Why you need your own insurance, when the association has insurance:

Their policy:

- **may not cover losses to the interior of your unit** as a result of a fire, smoke, tornado, or if water damage ruins your walls and carpet.
- **does not protect your personal liability** for bodily injury to another person or their property. For example:
 - if someone slips on your wet kitchen floor and is injured;
 - if the line on your icemaker leaks and causes water damage to the unit below you;
 - if your pet injures another person.
- **will not cover your household goods** for any type of loss. You need to buy your own policy to insure your personal property for loss caused by fire, lightning, wind, theft, and other covered perils that may occur.

Having an AFIE Condominium policy provides coverage in these areas and **can reduce the stress** of a loss. It protects the investment you have in your unit.

We tailor your policy to your specific situation.

We can help you determine the amount of insurance you need. In just a few minutes one of our representatives will ask you a series of questions about your unit. If you know the square footage of living area within your unit, and the basic types of construction and floor coverings we can work through the process with you quite easily. Call us and **ask our representative to do a rebuilding cost estimate on the interior of your unit and to estimate the replacement cost of your household goods.**

Other Benefits of AFIE Condominium Unit Owners Insurance to consider:

Loss of Use (Living Expense): pays if your home is so severely damaged by a covered event that you must live elsewhere while it is being repaired. We will reimburse you for the necessary additional expenses you incur. Standard coverage is up to 40% of the personal property amount.

Personal Property (a.k.a. household goods): Includes insurance for your furniture, dishes, clothes, electronics, tools, toys, etc. (Replacement Cost Coverage endorsement available.)

Personal Liability: pays for claims against you or family members residing in your home. We reimburse for bodily injury to others or damage to the property of others resulting from your negligence. Provides legal defense costs.

Loss Assessment Coverage: You may, from time to time, be faced with special assessments levied by the condominium management because of a direct physical loss to commonly owned condominium property, caused by a covered peril or bodily injury occurring on the commonly owned areas. The automatic limit is \$1000. Higher limits may be obtained at a minimal additional cost.

Flood Insurance

Flood insurance is not available as a part of this Condominium Unit policy. Flood insurance is available through a **separate government sponsored policy**. Check with the condominium management to find out if flood coverage is included on the management policy. Then call our Flood Insurance Department **800.524.9329**, for information on a policy for your unit.