



Associated Mutual Insurance Cooperative

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CONDOMINIUMS and COOPERATIVE APARTMENTS NEW YORK CITY OWNER OCCUPIED

Minimum Property Limit:	\$ 25,000
Maximum Property Limit:	\$200,000
Minimum Liability Limit:	\$300,000/\$2000
Maximum Liability Limit:	\$500,000/\$5000
Property Deductible:	\$500 Minimum \$1,000 Maximum
Property Coverage Forms:	ML-2T or ML-3T

Optional Coverages Available:

- ML-63H Higher Limits on Certain Personal Property
- ML-152A Endorsement Plus
- ML-35 Additional Loss Assessment, Maximum Limit \$25,000
- ML-61 Personal Articles Floaters, \$7,500 Maximum per Item, \$30,000 Maximum Total Schedule. Current appraisals, Bills of Sale or Current Floater Schedule Required. Maximum deductible \$1,000.

Additional property coverages are available as stated in the Homeowners manual and in accordance with company underwriting guidelines.

- Must be owner occupied primary residence
- Building must be of masonry construction or better.
- Insured must have no water damage or theft claims in past 3 years.
- Smoke Detectors required.
- Dogs of an aggressive breed or nature, such as Dobermans, German Shepards, Pit Bulls, Rottweilers, etc., are unacceptable if liability coverage is provided.
- Cooperative Apartments not eligible for this program may be written in the Tenant Homeowners Program.
- Condominiums that are not eligible may be written using Homeowners program with ML-15.