Habitational Program

Protecting Your Apartment or Condominium Building

Badger Mutual INSURANCE

TOGETHER WITH

BEDFORD UNDERWRITERS, LTD

Badger Mutual Insurance together with **Bedford Underwriters** offers you and your client a competitively-priced policy with broad coverage options that can be customized to fit the specific needs of habitational building owners.

To receive a quote, please send your submission via fax to (920) 892-8980 or email us!

Program Features

- Extensions and special coverages with the Property Enhancement Endorsement (CP-888)
- State-of-the-art Employment Practices Liability (EPL) Insurance
- Cyber Liability, including *BrandGuard*

Submission Requirements

- Badger Mutual Commercial Policy Application

Plus supplemental materials, such as:

- 3-year loss runs from prior carriers, *or*
- Signed statement of loss experience from insured

Is Your Client's Apartment or Condo Building Eligible?

- Small to mid-size building
    - 4-20 units per building
    - 1-4 stories per building
    - Multiple buildings can be insured with prior underwriting approval

- No fuses, Stab Lok panels or pushmatic circuit breakers
- No student or subsidized housing

Whether your client owns the brand new apartment or condo building in town, or an older building that offers both updated features and a unique history, Badger Mutual's Habitational Program has the coverage they need.

Contact Bedford Underwriters Ltd today about this comprehensive package of protection!

Bedford Underwriters, Ltd
(800) 735-1378
www.bedfordunderwriters.com