

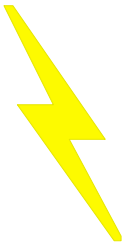


RED SHIELD
INSURANCE COMPANY®

1411 SW Morrison St. Suite 400
Portland, OR 97205-1945
Phone 800-527-7397
Fax 800-742-5176

APARTMENTS

*Placing apartment risks can be challenging but we can help!
If your **Apartments** fit the following criteria,
then let us assist in writing your business.*

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What we can do

- Mixed use apartment complex
- Apartment complex values \$5 mil or less per location. Higher limits will be considered on an individual basis.
- RCV & Special Form if < 30 years old and roof updated in last 25 years
RCV available on older buildings with completed updates and photos
- ACV & Broad or Basic Form if > 40 years old; better coverages available with completed updates and photos
- GL limits to \$1mil per Occurrence / \$2mil General Aggregate
- Package or mono-line policies
- Swimming pools acceptable with required protection
- Washington Stop Gap coverage
- Dwellings LRO (3 or more)
- Property Enhancement Endorsement available when Special Form is offered
- Equipment Breakdown Coverage available
- Supplement Applications required (www.redshield.com)
- Condominium Association Residential - developer must have released all interest to Condo Association and developer cannot be a member of the board. Must have D&O Coverage, must be 31% occupied, underwriting inspection required.

What we can't do

- Condominium Associations with apartment rentals combined
- Buildings under major renovation — contact our Inland Marine Department for a Course of Construction policy
- Blanket property coverage
- Frame construction, if over 4 stories

Note: This flyer is intended only to be a general description of coverage. Specific coverages, conditions and exclusions are given only in the policy contract itself.

KNOWLEDGE ★ COMMITMENT ★ RELIABILITY ★ SERVICE

- Providing individual risk underwriting by “thinking outside the box” for the past 31 years.
- Regionally owned and managed, with a focus on solid underwriting results.
- Strong financial positioning, with a long history of combined ratios of less than 100%.
- Solid relationships with top-rated reinsurance partners who enable us to provide consistent products and fair rates.
- Exceptional service through personal evaluation of each risk, with responsive and fair claims handling.

06.29.10

visit us at www.redshield.com