

## ACIC Condo “WRAP”

The **ACIC Condo “WRAP”** provides E&S Coverage around the existing coverage provided by American Coastal Insurance Company (ACIC). With a single combined deductible and single carrier (Lloyd’s of London), this WRAP provides extensive and comprehensive coverage for your Florida Condominium and Homeowner Associations. WRAP coverage can only be bound with ACIC coverage.

### E&S Policy runs concurrently with the ACIC policy

#### Coverage Limit Enhancements to ACIC Policy Sublimits

<i><b>Sublimits and Extensions</b></i>	<i><b>ACIC Wrap Limit</b></i>
Accounts Receivable	\$200,000
Debris Removal	\$75,000
Fire Department Service Charge	\$22,500
Fire Extinguisher Recharge	\$7,500
Lock Replacement	\$9,000
Newly Acquired Property	\$250,000
Off Premises Power Failure	\$25,000
Outdoor Property	\$50,000
except trees, shrubs, lawns or plants	\$40,000
except any one tree, shrub or plant	\$4,750
Pollutant Clean-up and Removal	\$50,000 Annual Aggregate
Property in Transit	\$25,000
Property Off-Premises	\$25,000
Reward Reimbursement	\$20,000
Valuable Papers and Records	\$200,000

#### Additional Coverages

<i><b>Sublimits and Extensions</b></i>	<i><b>ACIC Wrap Limit</b></i>
Backup of Sewers, Drains or Pumps	\$50,000
Builders Risk	\$250,000
Builders Risk Soft Costs	\$25,000
Catastrophe Extra Expense	\$25,000
Error or Omissions	\$25,000
Fine Arts	\$100,000
Inflation Guard	5% of TIV
Leased or Rented Equipment	\$25,000/\$5,000 per item
Professional Fees	\$10,000 Annual Aggregate
Spoilage	\$25,000
Wind-Driven Precipitation	\$50,000 Annual Aggregate