

Look around to see what you could lose

Your condominium (condo) association has insurance. But where does its responsibility end and yours begin?

The association's master insurance policy may protect the "shell" of the building and risks to other property the association members share, such as a recreation room or playground. But in an instant, fire, theft, or damage resulting from other perils can happen. The association's master policy doesn't protect everything *you* value.

A State Farm® Condominium Unitowners Policy has the great coverage you need to protect your home and personal belongings at a competitive price. You deserve the personal service that only a good neighbor provides with the accessibility you count on.

An agent can help you choose the most appropriate protection plan—one that fits your lifestyle *and* your budget.

And of course, we have the
24 hour Good Neighbor
Service® you know and trust.

A State Farm Condominium Unitowners Policy offers:

- Protection from loss to building property that is part of your unit and your insurance responsibility.
- Protection from loss of personal property due to fire, theft, or other specified causes.
- Payment for bodily injury and property damage caused by an occurrence for which you are legally liable and to which this insurance applies.
- Help with obligations you share with the association.

Talk to a State Farm agent about:

The coverage choices that make sense for you.

Read and understand the insurance requirements for unitowners in your association's governing documents or by-laws. The association's insurance responsibility may not extend to the walls, cabinets, flooring, or appliances. A condominium unitowners policy provides coverage for building items, appliances, or fixtures that are your insurance responsibility up to the amount you choose.

A unique risk to members of condo associations is the chance of a loss assessment by the association. Following certain types of property losses or lawsuits, the association may need to assess all members of the association for money needed to help repair property or settle the lawsuit. For example, the association's insurance may not fully pay for a fire to a shared recreational facility. There may be coverage in a condominium unitowners policy, including available higher limits, to help you pay for some of these assessments.

How valuable your property is and how to protect it. Complete a State Farm Home Inventory Checklist to find out how much your personal belongings are actually worth. A State Farm agent can provide a copy, or you can download one at statefarm.com®.

And did you know an engagement or wedding ring, a computer system, or a treasured heirloom may have limited coverage under your condominium unitowners policy? Protect your special belongings by purchasing a Personal Articles Policy (PAP). With PAP coverage, you can rest easily knowing that in many situations you have broader protection for such items.