

As a condo owner, you enjoy low-maintenance living. Condo protection from Allied Insurance is designed just for you.

Custom coverage

Allied's residential condominium policies offer affordable coverage with the flexibility to meet your individual needs.

Convenient billing plans

We offer flexible billing options—pay by check, by credit or debit card, through the mail, over the phone, or online...it's up to you! You can even have your premiums deducted automatically from your bank account with our Flex Chek program.

24-hour customer service

Your insurance needs don't always happen during normal business hours. With Allied Insurance, claim reporting and customer service are only a toll-free phone call away—24 hours a day, seven days a week. Whether you're calling with a billing or policy question, or to report a claim, a friendly, professional customer service representative will be there to quickly assist you.

Contact your local, independent Allied agent to find out how we can help customize an insurance plan for you.

We've got you covered

Ask your independent agent about Allied Insurance for all your needs.

SHORR.org

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**Allied
Insurance**

a Nationwide® company
On Your Side®



Auto • Home • Business • Farm alliedinsurance.com

Underwritten by Nationwide Mutual Insurance Company, AMCO Insurance Company, Allied Property & Casualty Insurance Company, Depositors Insurance Company, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America, Nationwide Property and Casualty Insurance Company, Nationwide Mutual Fire Insurance Company, and Nationwide Agribusiness Insurance Company, 1100 Locust Street, Des Moines, Iowa 50391-2000. Customers will be placed with one of the above companies based on your location and product requested. Products and discounts not available to all persons in all states and products are subject to deductibles, exclusions, and conditions. Nationwide, the Nationwide framework, and On Your Side are federally registered service marks of Nationwide Mutual Insurance Company. © 2007 Nationwide Mutual Insurance Company. All rights reserved. AP00580 (06/07/00)

The living is easy



CONDOMINIUM PROTECTION



**Allied
Insurance**

a Nationwide® company
On Your Side®

You know the advantages that owning a condominium can offer. Now look at the advantages you'll enjoy by choosing to protect your condo with Allied Insurance.

Allied's residential condominium protection provides coverage for many common causes of loss, including:

- Fire and lightning
- Windstorm and hail
- Explosion
- Riot, vandalism, and malicious mischief
- Vehicle damage
- Smoke damage
- Theft
- Glass breakage
- Falling objects, including aircraft
- Weight of ice, snow, or sleet
- Water damage (from rupture or overflow of a household appliance, plumbing, heating, cooling, or automatic fire protective sprinkler systems)
- Freezing (water pipes, etc.)

Additions and alterations to your condominium made at your expense receive up to \$1,000 coverage against the perils listed above.

Important extras

Allied's residential condominium policy also provides important additional protection for the following situations:

- **Debris removal** to cover expenses for removal of damaged property after any covered loss.
- **Reasonable repairs** covers necessary repairs to protect your property from further damage after a covered loss.
- **Fire department service charge** to cover fire department charges for saving or protecting your property from loss. The standard coverage limit of \$500 can be increased if you choose.
- **Collapse of building** to protect you in the event of loss to your property caused by collapse of a building.
- **Credit card, fund transfer card, forgery, and counterfeit money** to cover theft or unauthorized use of your credit cards and fund transfer cards, forgery or alterations of checks, and losses resulting from counterfeit money. The standard coverage limit of \$1,000 can be increased if you choose.
- **Loss assessment** provides up to \$1,000 of protection for your share of any loss assessment made by your association on any property or liability loss which is not covered, or is inadequately covered, by your association's policy. Increased limits (up to \$50,000) are available.

Specific limits and covered property may vary by policy. Certain items—including money and other securities, watercraft, certain valuables which are lost by theft, and other property—have specific coverage limits. Contact your local, independent Allied agent for more details.

Liability and medical payments

An important part of your coverage is liability protection. If someone makes a claim of injury or property damage against you or your family, everything you own could be in jeopardy. Allied's residential condominium coverage provides protection for the following situations:

- Claims for injury to others on or off the premises
- Claims for property damage
- Liability defense costs
- Medical expenses for injuries to others

Even more options

Increased limits

You may also choose to increase the basic policy's standard coverage limits for jewelry and other valuables, money and securities, guns, and other items. You can also choose to insure high-value items with scheduled "all risk" coverage.

Replacement cost coverage

You may choose "replacement cost coverage" for your property which allows for the replacement of personal property at current market prices rather than their depreciated value.