

CONDOMINIUM INSURANCE

PROTECTION FOR YOU AND YOUR PROPERTY



KNAPP SCHENCK
INSURANCE SERVICES

For over ninety years, Knapp, Schenck & Company has been a leader in the insurance industry. Our personal, professional style combined with insightful understanding of the unique needs and concerns of our clients, has allowed us to establish and maintain long-term client partnerships



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KNOWLEDGE

Our industry knowledge is the cornerstone of our agency. Knapp, Schenck clients receive cutting edge solutions and opportunities that reflect the nuances of our ever-changing industry. Our distinct expertise enables us to provide the highest caliber products and services in a cost effective manner.

SERVICE

We deliver timely and reliable service. Attention to detail and our consistent follow-through distinguish us everyday.

COMMITMENT

Each member of the organization practices due diligence and honors their promises. We take our responsibility to serve our clients very seriously. Each staff member is fully committed to delivering the distinctive experience of Knapp, Schenck & Company.

The essentials of insuring your condominium unit



As the owner of a condominium unit, your insurance needs are different from other home owners.

Here's why: A master policy purchased by your condo association covers your unit's building, the common areas, and the unit owners' collective liability. But that policy does not cover damage to your personal belongings nor does it cover your personal liability in the event of a lawsuit.

Condominium Insurance will provide you with the protection you need for:

- **Your "dwelling"** - that portion of the real property that you may be responsible for as mandated by your condominium by-laws
- **Your Personal Property** – your furniture, clothing, appliances, electronics, and other personal belongings
- **Loss of Use** – the additional living expenses you incur if you have to move out during repairs due to a covered loss. Examples include hotel costs and restaurant bills
- **Loss Assessment** – costs which the condo association assesses on all unit owners due to a loss on common property or liability which exceeds the master policy limit
- **Personal Liability** – financial protection should you or your family members accidentally injure someone or damage their property
- **Plus...**much more tailored to your specific needs. Examples include scheduled jewelry and identity theft reimbursement

POINTS TO REMEMBER WHEN BUYING CONDOMINIUM INSURANCE:

- Determine your insurance responsibilities as a unit owner by reviewing your condominium by-laws
- Establish the value of your personal property by taking a household inventory
- Obtain adequate insurance to cover losses on all property
- Select an independent agent who believes that your satisfaction with your insurance is of the utmost importance

