your own
Apartment/ Condo
Policy

Red River Mutual is owned by its policyholders. We invite you to own a piece of our company by allowing us to protect yours.

Ask your Broker to explain all of the extra coverages packed into **Your Own Apartment/ Condo Policy**.

Red River Mutual

make it your own.

This package is available for any properties larger than a 4-plex.

Discounts are available for Condos and 55+ Facilities.

APPLICABLE EXTENSIONS

Every Red River Mutual commercial package includes an additional bundle of more than 50 extensions that provide over $1,000,000 in extra coverage to meet your unique business needs.

Below are some of the key extensions we added to Your Own Apartment/Condo Policy:

- 3D Crime Coverage
  - Employee Dishonesty
  - Loss Inside the Premises
  - Loss Outside the Premises
  - Money Orders and Counterfeit Paper Currency
  - Depositors Forgery
  - Computer Theft and Funds Transfer
- Accounts Receivable
- Blanket Bylaws
- Building Damage by Theft
- Conviction Reward
- Coverage for Roadways, Walkways, And Parking Lot Paved Surfaces, or Other Exterior Paved Surfaces
- Debris Removal
- Disappearing Deductible for Fire Losses
- Extra Expense
- Fire Department Expenses
- Fire Suppression System Recharge
- **'Green' Environment Extension**
- Growing Plants Trees Shrubs or Flowers in the Open
- Inflation Protection
- Master Key / Lock Repair or Replacement
- Mortgage Rate Guarantee
- Newly Acquired Locations
- Newly Acquired Property
- Off-Premises Utilities Interruption
- Personal Property of Officers Employees Volunteers & Visitors
- Professional Fees
- Property in Transit
- Removal of Windstorm Debris
- **'Safety Net' Clause**
- **Same Site Rebuilding Clause Deleted**
- Sign Coverage
- Tool Floater with 5yr Replacement Cost
- Valuable Papers

CONSIDER ADDING THESE EXTRAS

- Sewer Backup
- Equipment Breakdown
- Flood
- Earthquake
- Actual Loss Sustained (Profits)
- Stated Amount Co-Insurance
- Guaranteed Replacement Cost

Apartment/Condo