

# 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 may not provide coverage for your unit and your personal property.

A State Farm Condominium Unitowners Policy has the coverage you need to help 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.

It's also a good idea to meet annually with a State Farm agent to review your personal coverage because the association's master policy could change year to year without notification to you.

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

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Coverages available in most states.

This brochure contains only a general description of coverages and is not a contract. Details of coverage or limits vary in some states. All coverages are subject to the terms, provisions, exclusions and conditions in the policy itself and in any endorsements.

Each StateFarm insurer has sole financial responsibility for its own products.

State Farm Mutual Automobile Insurance Company  
State Farm Indemnity Company  
State Farm Fire and Casualty Company  
State Farm General Insurance Company  
Bloomington, IL

Condominium Unitowners Insurance



**Owning a condo  
is a big deal.**

Let us help protect it.

 **State Farm<sup>®</sup>**

# Protect your home and personal belongings with a company you can trust

## **Get competitive prices and discounts.**

State Farm® offers coverages at a competitive price:

- Discounts may apply if you already have a qualifying State Farm Auto Policy.
- Home security discounts that may apply if your home is equipped with fire detectors or burglar alarms.

## **Contact us your way.**

Here all day, every day.

You can also visit [statefarm.com](https://statefarm.com)® to:

- Download the State Farm mobile app.
- View your policy information.
- Pay your insurance premium.
- Report an insurance claim.
- Gather information on insurance and financial services products provided by State Farm.

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 perils.
- 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 bylaws. 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.**

An inventory of your personal belongings is a good way to prepare for loss situations. In case your home is ever burglarized or damaged by other covered perils, a completed inventory can help you identify missing or damaged personal items. A State Farm agent can provide a copy, or you can download one at [statefarm.com](http://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.

## **How liability insurance may help protect your financial future.**

Even though your condominium unitowners or auto policy may provide substantial coverage for your liability for bodily injury or property damage, it may not be enough. Consider purchasing a State Farm Personal Liability Umbrella Policy. This additional liability coverage will help protect your financial future by providing an extra layer of protection above your condominium unitowners (or renters or homeowners) or auto policy. Talk to your State Farm agent about the personal liability umbrella coverage that is right for you.