

Housing Authority Insurance Group introduces Housing Enterprise Insurance Co. (HEIC)

We want to be the insurer of choice for your affordable housing risks!

What is considered Affordable Housing?

In order to increase the availability of affordable housing for people with limited income, the federal government provides incentive programs to developers and property owners who offer rental housing at lower than market rates. Examples include tax credit developments with both market rate and below market rate units, low-income senior housing, Section 8, HUD-financed properties or other types of rental properties with a below market rate component.

Types of eligible properties include:

- Multi-family including row, garden, town-homes, mid-rise and high-rise structures
- Mixed-use buildings where more than 50% of premium is derived from housing units
- Single family homes or dwellings rented to others (non-personal lines)

Who is HEIC?

HEIC is an admitted company rated A VIII by AM Best. Our other companies within the Housing Authority Insurance Group (HAI) are recognized as leading providers of commercial property and liability insurance for public housing authorities throughout the country. Providing insurance for public housing and affordable housing is our specialty.

Why choose the HEIC program?

- Competitive pricing
- Flexible Commercial Liability and Property coverage is available using AAIS forms
- Property written on Commercial Output Program Coverage (COP). Optional coverages include equipment breakdown (boiler and machinery) and crime coverage. Flood and Quake coverage available in select areas on a sublimit basis.
- Online claims and policy information
- Web-based risk management training available
- In-house claims and risk management services
- Policies issued on a direct billed basis

How do I access this program?

A completed Agent Profile form and Sub-Producer Agreement is required for consideration along with copies of your agency and individual licenses, E&O certificate of insurance and W-9. These forms are available on our website.

What commissions are paid?

Agencies will receive 15% commission for new and renewal business in our HEIC program.

What risks will HEIC *not* write?

- Ineligible classes of risks include vacant property, assisted living facilities, shelters, group homes, mobile homes, student, transitional, short term, or military housing.
- Mercantile exposure must be minimal. Any building with a restaurant exposure cannot be quoted.
- Coastal and interior wind states may be subject to wind exclusions or deductibles depending on location of property.

For additional information about our program and a map of the states where available:

Visit our website at:

www.housingcenter.com/agents

Or contact:

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Housing Authority Insurance Group is a trade name for a family of affiliated companies which includes Housing Authority Risk Retention Group, Inc.; Housing Authority Property Insurance, A Mutual Company; Housing Authority Insurance, Inc.; Housing Insurance Services, Inc.; Housing Telecommunications, Inc.; Satellite Telecommunications, Inc.; Housing Investment Group, Inc.; and Housing Enterprise Insurance Company, Inc.