



For Agents

Affordable Housing Insurance



Our programs aren't for everyone. That's what makes them so good.

As an agent, your experience, knowledge, and commitment set you apart. So do the products you recommend, which are carefully chosen with your customers' needs in mind.

If you're looking for coverage for your affordable housing prospects, you've come to the right place. Agents across the country work with HAI Group because we've been creating insurance programs for the affordable housing industry for more than 30 years. It's our sole focus, so you can rest assured that we understand the unique challenges your customers face.

Underwritten by Housing Enterprise Insurance Company, Inc., (HEIC), an admitted carrier rated "A" by AM Best, our programs include comprehensive property and casualty coverage designed for nonprofit and for-profit providers of affordable housing, mixed-income housing, and tax-credit-financed housing.

Your customers will enjoy 24-hour in-house claims services, risk management services designed specifically for affordable housing, complementary products, original industry research, and more.

Focus

- Affordable and mixed-income housing
- HUD-financed properties
- Low-income senior housing
- Section 8
- Tax credit developments

Reach

Trusted by more than 1,400 customers nationwide, we insure more than \$62B in building values across the United States.

How Does Our Standard Policy Stack Up?

(Hint: It includes items most don't, with higher limit options available upon request.)

Coverage	ISO Property Form ¹	HEIC Commercial Property Form
Newly Built or Acquired Buildings (120 days)	\$250,000	\$2,000,000
Debris Removal Additional Expense	\$25,000	\$250,000
Property In Transit	\$5,000	\$50,000
Trees, Shrubs, and Plants	\$1,000	\$50,000
Virus and Hacking (12 month period)	\$2,500	\$50,000
Pollutants Cleanup and Removal	\$10,000	\$25,000
Personal Effects (Per Location)	\$2,500	\$25,000
Ordinance or Law (Increased Cost to Repair/Cost to Demolish and Clear Site)	\$10,000 or 5% per building	\$250,000 per building
Valuable Papers	\$2,500 per premises	\$100,000
Accounts Receivable and Fine Arts	Optional endorsement	\$100,000
Software Storage	Optional endorsement	\$50,000
Underground Pipes, Pilings, Bridges and Roadways	Not covered	\$250,000
Inventory and Appraisal Expense	Not covered	\$50,000
Off Premises Utility Service Interruption - Limit	Not covered	\$50,000
Recharge of Fire Extinguishing Equipment	Not covered	\$50,000
Expense for Expediting Repairs	Not covered	\$50,000
Flood and Earthquake (for eligible properties, where available)	Not covered	\$25,000
Off-Premises Computers	Not covered	\$25,000
Sewer Backup	Not covered	\$25,000
Tenant Move Back Coverage	Not covered	\$15,000
Theft, Disappearance of Destruction (money on/off premises)	Not covered	\$10,000/\$5,000
Counterfeit or Forged money or checks	Not covered	\$5,000
Key and Lock Replacement	Not covered	\$5,000
Laptop Computers	Not covered	\$5,000
Theft of Covered Property due to Fraud and Deceit	Not covered	\$5,000
Expense for Emergency Removal of Covered Property	Not covered	\$5,000
Ordinance or Law (Undamaged Parts of Building)	Not covered	Included in building limit
Building Foundations	Not covered	Included in building limit

HAI Group® is a marketing name used to refer to insurers, a producer, and related service providers affiliated through a common mission, management, and governance. Property-casualty insurance and related services are written or provided by Housing Authority Risk Retention Group, Inc.; Housing Authority Property Insurance, A Mutual Company; Housing Enterprise Insurance Company, Inc.; Housing Specialty Insurance Company, Inc.; Innovative Housing Insurance Company, Inc.; Housing Investment Group, Inc.; and Housing Insurance Services, Inc. (DBA Housing Insurance Agency Services, Inc. in NY and MI). Members of HAI Group provide commercial property and casualty insurance to affordable housing organizations, public housing authorities, and related entities. Not all products are available in all states. Coverage is subject to the terms of the policies actually issued. A risk retention group or surplus lines insurer may provide certain coverages. Risk retention groups and surplus lines insurers do not participate in state guaranty funds, and insureds are therefore not protected by such funds if insured by such entities. For a complete list of companies in the HAI Group family, visit www.housingcenter.com.

¹ Comparison to ISO Property Form CP00101012. The information provided is a general description and not a statement of contract. Coverage is subject to eligibility requirements, terms, conditions, and exclusions contained in the policy and endorsements. Higher limits for ISO and HEIC commercial property forms are available for an additional cost.

Looking for an Appointment?

To be considered, simply complete and email the following forms to intake@housingcenter.com, or mail them to Ken Merrifield, Director of Account Services, Housing Insurance Services, 189 Commerce Court, PO Box 189, Cheshire, CT, 06410. Required:

- Agency Certificate of Errors & Omissions Coverage (\$1M minimum limit)
- Copy of agency license
- Copy of individual agent license(s)
- [W-9 form](#)
- [Signed sub-producer agreement](#)

Once you submit this information, we'll be in touch with you to discuss next steps. In the meantime, feel free to reach out to us with questions.

Place an Opportunity

If you're interested in placing an opportunity with HAI Group and you're not yet an appointed agent, call us at 800-873-0242 so that an Account Services team member can assist you. Note that a full submission is required with a 30-day lead time preferred. We'll need:

- [Affordable Housing Supplemental Questionnaire](#)
- Completed ACORD Apps
- Currently valued three- to five-year loss runs, plus current year (within last 60 days)
- Statement of values with COPE information (locations must be broken down by building)

Ineligible Risk

- Assisted living
- Group homes and mobile homes
- Shelters
- Single Room Occupancy (SRO)
- Student, transitional, and short-term housing
- Vacant buildings and buildings with more than 10% vacancy