

# Unit Owner Insurance

## Featured Benefits

- **Penalty-Free Promise<sup>®\*</sup>**  
At Western National, you can be sure your policy premium won't be surcharged as the result of a claim.
- **Top-Rated Claim Service**  
Our expert Claims Representatives are committed to providing you with fair, helpful, and timely claim service, every time.
- **Common Loss Deductible**  
You pay only one deductible (the highest applicable) whenever an incident involves more than one Western National personal insurance policy.
- **Loss Assessment**  
Our Preferred Unit Owner policy includes \$5,000 of coverage for losses or deductibles assessed by your homeowner association. Additional limits are available.
- **Personal Injury Coverage**  
Protection against loss due to libel, slander, defamation of character, and invasion of privacy is included in our Preferred policy.

\* "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.



For more reasons why you'll be glad you chose Western National, visit us online at [www.wnins.com/about](http://www.wnins.com/about).

# The preferred solution for your **unit insurance** needs!

## ADDITIONAL BENEFITS

- **Building Additions & Alterations Coverage**  
The Unit Owner policy provides an additional 10% of the personal property limit for the interior portion of the unit that may not be covered by the homeowner association.
- **Identity Fraud Expense Coverage**  
Each Unit Owner policy includes \$10,000 of coverage to help with the expenses incurred as a result of identity fraud.

## QUICK FACTS ABOUT WESTERN NATIONAL

- Over a century of protecting policyholders throughout the Western U.S.
- Products available exclusively through Independent Insurance Agents
- Expert Claims Representatives who are committed to providing you with fair, helpful, and timely claim service, every time.
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best

## CUSTOMIZE YOUR POLICY

Western National provides flexibility that policyholders appreciate when selecting coverage to meet their unique needs, including:

- **Additional Coverage Offerings**  
You may choose to add a wide variety of coverage options, including:
  - Increased Protection for loss assessment and association deductible
  - Personal Property Replacement Cost *(included on Preferred policies)*
  - Expanded cause of loss coverage for contents
  - Incidental office / business occupancy
  - Jewelry, silver, furs, and fine arts
  - Watercraft, snowmobiles, golf carts, and motorized bicycles
- **Billing Options**  
We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.
- **Deductible Options**  
You may choose from a number of deductibles, with higher deductibles usually resulting in savings on your premium.

*Please review your policy form for complete information about coverage and exclusions that apply.*



### Western National Insurance Group

4700 West 77th Street  
Edina, Minnesota 55435-4818

P (952) 835-5350

Toll Free (800) 862-6070

W [www.wnins.com](http://www.wnins.com) | E [info@wnins.com](mailto:info@wnins.com)

### Part of the Western National Insurance Group:

American Freedom | Michigan Millers (Affiliate) | Pioneer Specialty | Umialik | Western National Assurance | Western National Mutual

