

# Condominium Unit Owners



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## Your association's condo insurance may not be enough.

### Count on us to keep you fully protected.

When you live in a condo, you live with little luxuries, like property maintenance being handled for you. There's also insurance that most condo associations extend, but their policies may not protect you from everything – which means you should supplement it with condo insurance of your own.

What's covered by condo insurance?

- **Your condo**

If your condo is damaged, you'll have the coverage your association's insurance policy does not, including accidental damage, theft, and vandalism.

- **Your possessions**

The structure of your condo is probably covered by your association's insurance, but your personal possessions are not. This includes your furniture, appliances, electronics, apparel, and more.

- **Your assets**

Condominium insurance can cover your personal liability costs if you're ever sued, including accidental bodily injury, medical bills, accidental property damage, and lawsuits seeking damages.

- **Alterations or improvements made to the building at your expense**

If you renovated a bathroom, replaced carpet or flooring, or updated appliances, it's important to account for these improvements in your policy.

Talk to your condominium association about what's covered, and then talk to one of our local, independent insurance agents about condo insurance.

Our condo insurance is available in Maine, New Hampshire, and Vermont. Coverage is also available in Michigan and Ohio through our parent company, **Frankenmuth Insurance**.

## **We believe insurance deserves a conversation.**

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