

CIBA understands the unique challenges and opportunities facing Garden Style Apartment owners. Our specialized approach provides creative insurance solutions that address those specific needs. With our deep industry knowledge from our 30+ years of experience, and commitment to exceptional service, we're your trusted partner in protecting your clients investments.

### What is a Garden-Style Apartment?

Apartment Complexes with:

- 2+ Buildings
- 3 or Less Stories Tall
- Green space between buildings

### Available Coverages:

CIBA Program

- Property
- Liability
- NexEdge Property

### Optional Add-Ons:

- Equipment Breakdown
- Crime

### Limits & Pricing:

- \$100M limit per location
- Per Building Limits available up to \$6M
- Credits may be Available for:
  - Accounts <\$4M TIV's per building
  - Fully Sprinklered
  - Year Builts 2000+

### Coverage Features:

- No-Coinsurance
- Replacement Cost (100% & 110% available)
- Business Income ALS w/24 months Period of Indemnity
- Equipment Breakdown
- Water Damage (back-up of sewers/drains)
- Ordinance & Law (A, B, C)
- Hired & Non-Owned Auto



Why we're the **preferred** program for Garden Style Apartments:

- ✓ All Ages of Buildings Accepted (with Updates)
- ✓ All Construction Types Accepted
- ✓ Limits Available up to \$100M per location (up to \$6M per building)

*Higher TIV may be accepted based on Sprinkler coverage, year built, construction type and other key characteristics.*

### Recent Wins:

State	Year Built	Const.	Buildings	Stories	TIV	Coverage
CA	1972	Frame	9	2	\$3.9M	Property, GL, Cyber
CO	1970	Frame	6	2	\$17.8M	Property
SC	1972	Frame	8	2	\$6M	Property

Ready to Send us your **Garden Style Apartment** Accounts?  
Email Apps + Loss Runs to: [cibaquote@cibaservices.com](mailto:cibaquote@cibaservices.com)

Not an appointed CIBA broker? Head to our website:  
[www.cibaservices.com/appointments](http://www.cibaservices.com/appointments) to start your Broker Application

### CIBA: Leading the Way in Commercial Real Estate Insurance

- ✓ **Strong Partnerships = Strong Protection**  
Backed by strong markets for over our 30+ years, our program provides reliable & efficient insurance solutions through our exclusive network of brokers.
- ✓ **Creative Solutions for Unique Needs**  
CIBA's experienced underwriting team offers creative insurance solutions to meet the specific needs of your accounts.
- ✓ **Exceptional Claims Service, Superior Results**  
Our In-house claims team, dedicated inspections unit, and exclusive legal counsel makes for an efficient claims handling and dispute resolution experience.

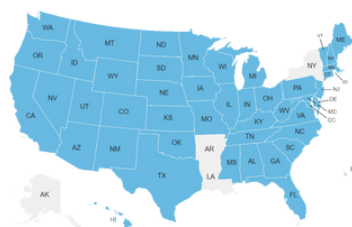
# The CIBA Program

## Target Accounts

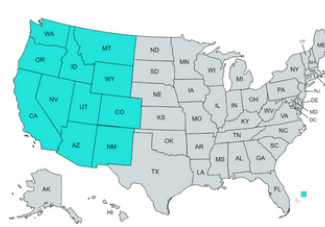
Ideal for well-maintained properties with established management and responsible tenants. Open to large, diversified risk properties (multi-building).

## Coverages: State Availability

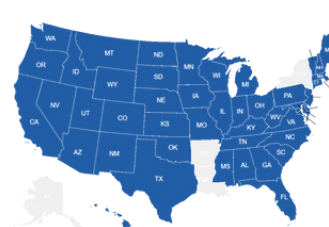
### CIBA Property Tower



### CIBA Property NexEdge™



### CIBA Liability



## Ineligible Risks

- Owner Occupied
- Hotel/Motel
- Buildings under Renovation
- High Rise (15+ stories)
- Vacant Buildings
- TX: Year Built Pre-1985
- Mobile Homes
- Short Term Rentals
- <30% Occupied
- Aluminum Wiring (without approved remedy)





## Guidelines

- No Single Building >\$20M
- No Locations >\$100M
- Property Min Premium \$10,000
- No Owner-Occupied
- Updates required if systems are 30+ years old
- Must be 50%+ Occupied
- Brush Limitations
- No Flood/Quake
- Full Wind Exclusion in OK, FL, & TX (Panhandle, Midland, Dallas/Ft Worth)
- Non-Admitted

## About Us

Our journey began in 1993 when a forward-thinking property development manager sought innovative insurance solutions. Over the years, we've transformed into a prominent E&S insurance program, recognized across the market for robust coverages and unwavering service stability, consistently evolving our solutions to meet the dynamic demands of the industry, our valued partners, and our esteemed clients.

## A Better Experience




-  Superior Service
-  In House Claims & Legal Teams
-  Strong Partnerships
-  Data-led Program with Creative Underwriting

## CIBA Insurance Services

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## Contact Us

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