



ASSURANT  
Specialty  
Property

RCBAP is underwritten by American Bankers Insurance Company of Florida, an Assurant Specialty Property company. American Bankers Insurance has been in business since 1947 and has \$1.7 billion in gross written premiums. American Bankers Insurance Company of Florida has a Best's Rating of "A" (Excellent) by A.M. Best Company,\* an organization that rates insurance companies, based on financial strength and operating performance. As our customer, you can expect quality insurance products, prompt service and timely processing of claims.

*Financial data is for the period ending 12/31/07.*

\* A.M. Best Company ratings range from A++ to F. An "A" rating represents the third highest position out of 16 rating categories. The A.M. Best Company neither endorses nor is affiliated with American Bankers Insurance Company of Florida.

*Call this authorized agent  
who specializes in flood insurance.*

Underwritten by:  
American Bankers Insurance Company of Florida

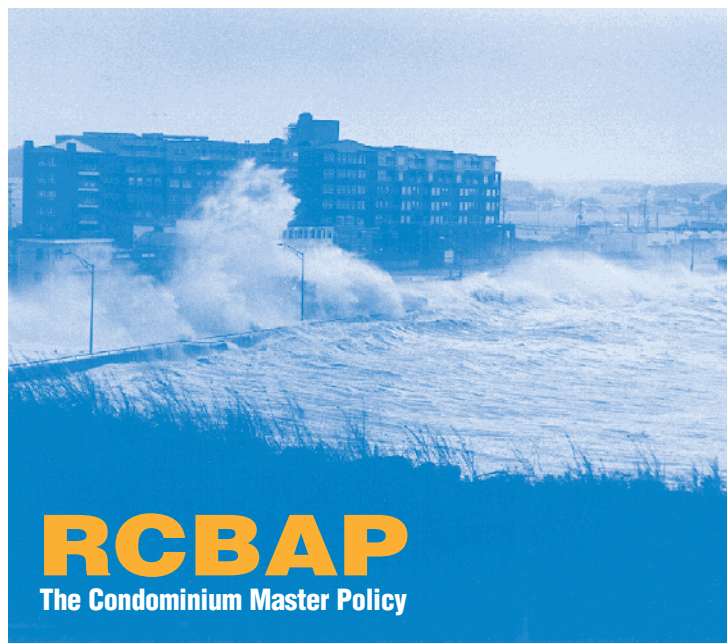


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So, Before  
**Disaster Strikes,**  
Run For Coverage!®



**RCBAP**  
The Condominium Master Policy

*How Can Your Association  
Benefit from the*  
**RESIDENTIAL CONDOMINIUM  
BUILDING ASSOCIATION POLICY?**

*This federally insured policy ultimately benefits both you and your condominium property owners.*

## Flood Coverage for All Units in a Residential Condominium Building Under One Policy

This policy provides flood coverage without having to purchase individual policies for each unit in a residential condominium building.

All condominium associations that are 75% residential or more qualify for the Residential Condominium Building Association Policy. This includes garden apartment-type construction, townhouses, rowhouses, and single-family detached buildings operated by a condominium association.

*Buy Now!  
There is  
a 30-day  
waiting  
period.*

## More Coverage for Your Premium Dollar

This policy is far more cost-effective than purchasing individual policies per unit. It provides greater coverage for your premium dollar by (1) insuring all condominium units in one building in a single policy, (2) requiring only one deductible and Federal Policy Fee and (3) providing building coverage on a replacement cost basis, which is another plus for the condominium association and owners.

### ADDITIONAL BENEFITS\*

- **Higher Building Limits:** The policy provides coverage up to \$250,000 multiplied by the total number of units, or the replacement cost of the building, whichever is less.
- **Increased Contents Limits:** Contents limits are up to \$100,000 for contents owned in common, per building, and are based on actual cash value.
- **Replacement Cost Coverage Available:** The new rules encourage insuring at or close to full building values including foundation. A co-insurance penalty applies to the loss settlement for buildings not insured for at least 80 percent of replacement cost.
- **Compliance Issues:** The RCBAP now allows condominium associations to comply with bylaw property insurance requirements in regard to flood insurance.

Don't expose your association or unit owners to unnecessary losses. Insure your condominium for its full (or the maximum) value with an American Bankers Insurance flood insurance policy.