

Specialty Insurance for Student Housing

& other professionally managed Habitational



Habgen is the first and only purpose-built insurance solution, **by** student housing professionals, **for** student housing professionals.

Habgen Highlights

- ✓ AM Best A- IX or Better
- ✓ Coverage Across the Lower 48 U.S. States & D.C.
- ✓ Non-Admitted Capacity
- ✓ Limits up to **\$20M** per Building & **\$100M** per Location
- ✓ **\$1M / \$2M** Casualty Limits
- ✓ Ground-Up Coverage
- ✓ Broad Named Insured Endorsement
- ✓ Assault & Battery Coverage
- ✓ Sexual Abuse & Molestation Coverage

Leadership

Ari Rosenblum
Founder & CEO



Ari entered the student housing industry as an investor, owner, and property manager in 2001, and is widely regarded as a trailblazer in the field. He has overseen the management of more than \$400 million in equity and secured over \$800 million in debt financing over the last 15 years and is bringing his operational and financial expertise to bear in the world of property and casualty.

TARGET RISKS

REQUIRED

- Professional management, strong sponsorship.
- Garden-style, townhomes, low-rise, & mid-rise.

PREFERRED

- Off-campus student housing near Tier 1 / Tier 2 universities.
- Garden-style communities with meaningful fire breaks; minimum 25+ feet of separation between buildings on a per risk basis.
- Built within last 20 years or demonstrable effective age of 10 years or less on roofs and systems.

INELIGIBLE

- Gulf / Southern Atlantic: Tier 1 or Tier 2 Counties
- Unsprinklered Frame
- Over 6 stories
- Fraternities or Sororities
- PC 10
- RiskMeter Wildfire Scores of D or F

SUBMISSION REQUIREMENTS

- ACORD 125
- Supplemental application
- SOV spreadsheet with COPE
- 5 year loss runs valued within last 60 days
- Copy of Lease and Parental Guarantee
- CSV Outputs from PMS (Yardi / Entrata / Realpage / etc)
 - Current Rent Roll + Occupancy Report
 - Trailing 12 months: Maintenance / work orders
 - Trailing 12 months: Income and expense statements

Get a Quote

Submit your risk to underwriting@habgen.com today!