

## Benefits of Working with an Independent Agent

Insurance can be confusing, but it doesn't have to be! Plymouth Rock appointed Independent Agents can provide you with expert advice and guidance on coverage that meets your unique needs. Plus, your Independent Agent can help you get the best possible rate by identifying all discounts you may be eligible for.

*More Than Just Insurance.*

**Plymouth Rock**  
assurance®

[PlymouthRockNJ.com](http://PlymouthRockNJ.com)

Plymouth Rock Management Company of New Jersey is proud to be represented by independent NJ insurance agents.

Please contact your local independent agent.

Plymouth Rock Assurance is a marketing name used by a group of separate companies that write and manage property and casualty insurance in multiple states. Insurance in New Jersey is offered by Plymouth Rock Management Company of New Jersey on behalf of Palisades Property and Casualty Insurance Company and its affiliates. Each company is financially responsible only for its own insurance products.

Certain restrictions and limitations apply. For a full description of the programs, features, and coverages, please visit [PlymouthRockNJ.com](http://PlymouthRockNJ.com).

<sup>1</sup>25% discount is only available to policies first written on and after 2/1/2014. Policies written prior to 2/1/2014 received a 20% discount on the condo/townhouse for having an Auto policy.

# Condo/ Townhouse Insurance



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CONDO (01/14)

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As a condo/townhouse owner in New Jersey, **you**—not your condo/townhouse association—are likely responsible for all of the contents within the walls of your home.

A condo/townhouse insurance policy through Plymouth Rock is a smart way to fully protect what is likely your most important investment.

### What's Covered?

Plymouth Rock offers a number of options to meet your unique needs.

**Your Belongings.** Whether your personal property is at home or away, you will have coverage for theft or damage caused by fire, lightning, wind or hail, smoke damage, leakage or overflow of water, freezing of plumbing or HVAC, and more.

**You.** Liability coverage protects you in the event someone makes a claim or sues you for bodily injury or property damage caused by you or a member of your family.

**Living Costs.** If your unit becomes unlivable due to a covered loss, your policy can pay for the costs associated with your displacement.

Ask your agent about other options that may be available to you.

### Protection on the Water

Some insurance companies will not write policies for condos and townhouses located near the beach or other bodies of water. As a Jersey-based company, **Plymouth Rock offers complete peace of mind for our large population of coastal residents.**

*Just keep in mind that flood damage is usually not covered by condo/townhouse insurance—regardless of the home's location or insurance company. Ask your agent how you can add protection from flood damage with a National Flood Insurance Program policy available through Plymouth Rock.*

### Bundle & Save!

When you combine your condo/townhouse insurance with car insurance through Plymouth Rock, you are eligible for big savings:

- **25% off your condo/townhouse insurance<sup>1</sup>**
- **15% off your car insurance**

### Request a Quote

Condo/townhouse insurance is an affordable way to protect yourself and your belongings. Speak with your local Independent Agent for a quote today!

