



# Lessor's Risk Only Product

This product targets applicants seeking to cover a lessor's risk exposure. Buildings are not required to be 100 percent leased.

## Product Features:

\*For Monoline, Liability only, there are no restrictions on tenant operations if other than a nursing home, assisted living or health care facility.

- ▶ Coverage available as:
  - Monoline Liability
  - Monoline Property
  - Package
- ▶ Low minimum premiums

## Liability Features:

- ▶ Limits available up to:
  - \$1,000,000 per occurrence/\$2,000,000 up to \$5,000,000
- ▶ Expanded definition of bodily injury to include mental anguish and emotional distress
- ▶ Hostile Fire Exception to Pollution Exclusion
- ▶ Hired and Non-Owned Auto Liability coverage available
- ▶ No liability deductible
- ▶ Credits available for:
  - Applicants requiring all commercial tenants to name the applicant as an additional Insured
  - Applicants requiring the tenant to be responsible for general condition of pavements and curbs (including ice snow removal)

## Property Features:

- ▶ Equipment Breakdown - Includes free boiler inspection if required in your jurisdiction
- ▶ Special Causes of Loss and Replacement Cost Coverage is available
- ▶ Property Limits up to: \$3,000,000 (Depending on protection class and occupancy of tenant)
- ▶ Property Limits up to: \$5,000,000 for 100% commercial office occupancies

## Additional Advantages:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Exceptional service
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses



This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.