

# Lessor's Risk

## Features

- Minimum Premiums:
  - \$500 General Liability
  - \$750 Property
- Replacement Cost available to qualifying buildings
- Flexible coverage options
- 25% minimum earned premium applies

## Coverages Available

- General Liability
  - Assault & Battery sublimit available to qualifying risks
- Property coverages include:
  - Building
  - Business Personal Property
  - Business Income/Extra Expense
  - Enhancement options (see below)
  - Building Ordinance or Law
  - Theft & Vandalism sublimit available to qualifying risks

## Coverage Limits

- General Liability limit options:
  - \$1 million / \$1 million
  - \$1 million / \$2 million
- Medical Payments: \$5,000
- Personal & Advertising Injury: \$1 million
- Property - Limits up to \$3 million

## Deductibles

- \$0 General Liability deductible
- \$1,000 Prop deductible available
- Wind/Hail, up to 5%

## Account Size

- Property: Total Insured Values of under \$3M for locations
- General Liability: Total Building Square Footage of under 30,000

## States

- Available in all states excluded Hawaii, Idaho, and Louisiana (limited coverage within New York and Florida)

## Optional Enhancements

- Commercial Property Extension
  - Backup of Sewer, Drain or Sump
  - Outdoor Property
    - Fences, Signs, Antennas, Trees, Shrubs, Other Plants

## Risk Criteria - Eligible Occupants

- Retail/Mercantile
- Select Health & Exercise Facilities
- Offices/Professional Services
- Limited Cooking (Bakery, Coffee Shop, Cafe)

## Risk Criteria - Ineligible Risks

- Risks located within the New York five (5) Boroughs
- Habitational Risk (Apartments, Dwellings, etc)
- Auto Body Repair or Dealers
- Bars, taverns, microbreweries, nightclubs, etc.
- Car Washes
- Concert Halls
- Gas Stations & Convenience Stores

## Submit

- Storage of hazardous material on premises (e.g. paint, pool chemicals, commercial cleaning supplies, etc)
- Tenant is open past 10pm
- 0% sprinkler on higher value buildings
- Health & Exercise Tenants contain Cross-fit or Boxing Gyms

