






## Lessor's Risk Only Product

This preferred product targets building owners who are looking for building and premises coverage for their owned property.



### The HIT ZONE – *Our highest hit ratio*

#### GENERAL LIABILITY

-  Total area up to 100,000 square feet per location
-  Applicant is the owner of all properties
-  No structural renovations ongoing or planned during our policy term
-  The lease has a provision requiring the commercial tenants to maintain general liability insurance
-  Applicant receives a certificate of insurance from commercial tenants as evidence of general liability insurance coverage.

#### PRODUCT ADVANTAGES

- ▶ No liability deductible
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ Non Owned and Hired car coverage available
- ▶ Additional liability limits can be provided (Up to \$5,000,000)

#### ELIGIBILITY LIST (INCLUDES ALL OF THE ABOVE HIT ZONE CHARACTERISTICS)

- ▶ For any building built prior to 1978, no building with knob-and-tube wiring or aluminum wiring on premises
- ▶ For any building built prior to 1978, 100% of the wiring is on functioning and operational circuit breakers
- ▶ Functioning and operational fire extinguishers readily available
- ▶ Functioning and operational smoke and/or heat detectors in all units and other occupancies
- ▶ No tenant is a Hospital, Nursing Home, Assisted Living Facility, Elderly Care Facility, or any Health Care Facility with an overnight or residential exposure
- ▶ No cap on building height – Must be 100% sprinklered if greater than 7 stories
- ▶ In the past 3 years, no more than 2 losses (excluding closed no pay)
- ▶ No locations in Alaska, Louisiana or West Virginia (Monoline Liability)
- ▶ No locations in Alaska, Hawaii, Louisiana, West Virginia or the city of Detroit, MI (Package and Monoline Property)
- ▶ No past, pending or planned bankruptcy or judgment for unpaid taxes against the insured or any officer, partner, member of owner of the applicant individually within the past five (5) years

#### AVAILABLE PROPERTY LIMITS

- ▶ Risk up to \$3,000,000 in total insurance value (Depending on Protection Class and Occupancy of Tenant)
- ▶ Coastal Zones – Maximum property values up to \$500,000 per location. Risks having property values up to \$250,000 for only non-structures (i.e business personal property and business income) are available with wind in select counties without direct coastal exposure. Wind exclusion applies on all other coastal business.