

## Lessor's Risk Only Product

This product targets applicants seeking to cover a lessor's risk exposure. Buildings are not required to be 100% 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 and medical marijuana growers

- ▶ 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

