

## Monoline Property Product

Our product is designed to insure a broad spectrum of commercial business risks including Real Property, Personal Property and Business Income coverages.

### PRODUCT FEATURES:

- ▶ Product flexibility offering either Basic or Special Form
- ▶ Flexible valuation clause-either Actual Cash Value or Replacement Cost
- ▶ Full Theft coverage if protected by central station burglar alarm system

### LIMITS OF INSURANCE:

- ▶ Limits of up to \$3,000,000 per building or location, depending on construction and occupancy, but limits not to exceed:
  - \$2,000,000 per building, frame construction and non-sprinklered
  - \$3,000,000 per building, frame construction and fully sprinklered
    - \*Limits of up to \$500,000 per location except for Florida which is \$250,000 excluding wind and hail in coastal areas

### BROAD ELIGIBILITY INCLUDING:

- ▶ Offices
- ▶ Strip malls
- ▶ Shopping centers
- ▶ Supermarkets
- ▶ Mercantile
- ▶ Educational institutions including colleges and trade schools
- ▶ Nursing homes and assisted living
- ▶ Municipal buildings
- ▶ Health care facilities

### ADDITIONAL ADVANTAGES:

- ▶ Low minimum premiums
- ▶ Quick quote turnaround
- ▶ Contact within 24 hours of claims report by adjuster
- ▶ A.M. Best rated A++ carrier

