

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.**

- ▶ 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
- ▶ No Assault and Battery Exclusion regardless of occupancy
- ▶ 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:

- ▶ New rate reduction
- ▶ Property coverage using ISO's broad April 2002 coverage form
- ▶ Equipment Breakdown - Includes free boiler inspection if required in your jurisdiction
- ▶ Special Causes of Loss and Replacement Cost Coverage is available
- ▶ Older buildings are acceptable with a Functional Building Evaluation endorsement

- ▶ Property Limits up to: \$3,000,000

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Exceptional service

