

LAND LEASED TO OTHERS PRODUCT WITH GENERAL LIABILITY

- ⦿ Risks with up to 1,000 acres
- ⦿ Land leased for the following purposes:



Animal grazing	Crop farming
Athletic fields	Equipment storage or vehicle parking
Auto sales lots (new or used)	Hunting
Building(s) on the premises (building owned by lessee)	

PRODUCT ADVANTAGES

- ▶ No liability deductible
- ▶ Ability to consider lakes and ponds
- ▶ Ability to consider risks with hunting activities
- ▶ Defense costs provided outside the limit of liability
- ▶ Hostile fire exception to pollution exclusion
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ Credits available for:
 - Applicant that requires all commercial tenants to name the applicant as an additional insured
 - Lease that requires tenant(s) to maintain and/or repair the premises, including keeping the sidewalks, driveways and parking lots adjacent to any building free of snow and ice

SUBJECT TO UNDERWRITING REVIEW

Up to two losses or claims per coverage line incurred in the past three years

AVAILABLE LIMITS

- ▶ General liability up to \$1,000,000/\$2,000,000
- ▶ Excess general liability limits up to \$5,000,000

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.usli.com/brc for a full list of available business solutions



MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Construction activities scheduled to occur during our policy term
- ▶ Logging operations being undertaken during the policy term
- ▶ Exposure to landfills, quarries, underground mines, strip mines, caves, wells or dams
- ▶ Land leased for mineral rights
- ▶ Land used for snowmobiling, motorized vehicles, bikes or for growing medical marijuana
- ▶ Located in AK, LA or WV

Note: Ineligible risk characteristics include, but are not limited to those listed above.

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

