

## LESSOR'S RISK ONLY PRODUCT

- Ⓞ Risks with 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
  - Ⓞ Any building height (over seven stories must have full sprinkler system)
- Not eligible for Preferred Package



### PRODUCT ADVANTAGES

- ▶ No liability deductible
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ Hostile fire exception to pollution exclusion
- ▶ Defense costs provided outside the limit of liability
- ▶ No cap on building height
- ▶ Credits available to:
  - Applicant requiring all commercial tenants to name the applicant as an additional insured
  - Applicant requiring the tenant to be responsible for general condition of pavement and curbs (including snow and ice removal)
- ▶ Availability of hired and non-owned auto liability coverage

### SUBJECT TO UNDERWRITING REVIEW

Up to one loss or claim per coverage line incurred in the past five years

### AVAILABLE LIMITS

- ▶ Property values up to:
  - \$3,000,000 in protection classes 1–8 (higher limits may be available for eligible office exposures)
  - \$5,000,000 on office only occupancy in Protection classes 1–8
  - \$1,000,000 in protection classes 9–10
  - \$1,000,000 in coastal zones (excluding wind and hail coverage)
- ▶ General liability up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Excess general liability or umbrella up to \$5,000,000
- ▶ Hired and non-owned auto liability up to \$1,000,000 (equal to the general liability occurrence limit; not available in some states and limitations of coverage in AZ, GA, IL, WI)



## DEDUCTIBLES

- ▶ General liability deductible is \$0
- ▶ Property deductible starts at \$1,000

## 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.bizresourcecenter.com](http://www.bizresourcecenter.com) for a full list of available business solutions

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Commercial tenants not required to carry their own insurance and certificate of insurance confirming coverage not obtained by owner or property manager
- ▶ Tenant operations include a hospital, nursing home, assisted living facility, elderly care facility, health care facility or residential exposure
- ▶ 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.

