



Lessors' Risk

coverage guide

General Liability

Key Coverage Features

- Up to \$2M / \$2M in General Liability limits
- Up to 100,000 in square feet
- Optional Coverages available:
 - Employee Benefits Liability
 - Primary Non-Contributory (Scheduled or Blanket)
 - Blanket Additional Insured
 - Waiver of Subrogation (Scheduled or Blanket)

Underwriting Guidelines

- Ability to consider owner occupied buildings
- No limitation to number of stories for building
- Ability to consider buildings over 25% occupancy rate
- Ability to have units occupied by tenants working with or storing toxic, hazardous, explosive or incendiary chemicals or substances
- Ability to consider units occupied by medical offices
- Ability for businesses to occupy space as tenants for Bar, restaurants, or taverns open past 2AM and convenience stores

Property

Key Coverage Features

- Up to \$6M in total Property values
- Wind/Hail coverage available in critical CAT zones
- Policy terms of 6, 9, and 12 months available
- Coverage available for Building, BPP, and BI including/excluding Extra Expense
- Available Causes of Loss options include Basic, Broad, Special including Theft, Special Excluding Theft
- Optional Coverages available:
 - Equipment Breakdown
 - Ordinance or Law
 - Outside Signs
 - Spoilage
 - Property Enhancement Endorsement

Restricted Exposures

- Armed security guards or guard dogs on premise
- Occupying space for gentleman's clubs, medical facilities, marijuana-related operations, night clubs, & nursing homes



Let's Connect

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