

## Lessors' Risk Coverage Guide

### General Liability

#### Key Coverage Features

- Up to \$1M / \$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

- No limitation to number of stories for building
- Ability to consider buildings over 25% occupancy rate
- Ability to consider units occupied by medical offices

### Property

#### Key Coverage Features

- Up to \$2.5M in total Property values
- Wind/Hail coverage available in critical CAT zones
- 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

### 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



#### The Connector is RT Specialty's Digital Marketplace for Micro Commercial Business.

The coverage process is streamlined, top-rated market access is multiplied, and robust third party tools are harnessed – empowering RT Specialty contracted retail agents to do their best work without sacrificing due diligence, time or profitability.

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