



# Commercial Lessor's Risk Only Product

**15% commission and no broker fees** (Admitted paper)

**For an instant phone quote, call 844-244-1118!**

## 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
- Availability of hired and non-owned auto liability coverage

## Available Limits

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

## 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



**CONTACT**

**GET IN TOUCH WITH US  
FOR MORE INFO!**

(800) 352-2761

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