



Commercial Lessor's Risk Only (LRO) Properties

Targeted Classes Include:

- Office Buildings
- Office & Commercial Condominium
- Mixed Use
- Shopping Centers
- Mercantile Buildings
- Light Industrial Parks
- Warehouses
- Self Storage Facilities
- Residential Condominiums
- Apartments
- Active Adult Communities
- Planned Unit Development (PUD)
- Adaptive Reuse
- Single Room Occupancy (SRO)*
- Assisted Living with 3rd Party Operations*
- Student Housing (non-entity owned)*
- Property Manager Accounts

*Additional Underwriting Requirements Apply



We Can Consider:

- New Purchases
- Vacant New Construction
 - ✓ with leasing in progress
- Low Occupancy Buildings*
- Aluminum Wiring
 - ✓ With COPALUM or CO/ALR
- Older Buildings
- New Associations

*Additional Underwriting Requirements Apply

Eligibility Guidelines:

- Up to \$20 million TIV per Location*
- Protection Classes 1-6
- 5 Year Carrier Loss Runs
- Sprinklered if Over 3 Stories
- No Age Restrictions
 - ✓ With Major Building Systems Updated
- All ISO Building Construction Types

*TIV over \$20 million, request to Underwriter



Coverages Available:

- Property Coverage – Open Perils
 - ✓ No coinsurance
 - ✓ 3-Tiered Coverage offering
 - Base Policy Limits
 - Gold Endorsement*
 - Platinum Endorsement*
- Individual Policy Issued
- Multiple Loss Settlement Provisions Available
 - ✓ Extended Replacement Cost (125%)*
 - ✓ Replacement Cost (100% to value)
 - ✓ Agreed Amount
 - ✓ Functional
 - ✓ Actual Cash Value
- General Liability – LRO specific
 - ✓ \$1 million/\$2 million
 - ✓ Minimum \$1,000 Retention Level
- Mono-line or Package

*Additional Eligibility Requirements Apply

We may not be the only program you use, we just want to be the best one you use!