PREMIER BUILDING OWNER'S PACKAGE POLICY

The Premier Policy provides superior property and liability coverage for commercial, tenant occupied properties under well-written leases. We offer a market for well-maintained commercial and mixed-use buildings.

BUSINESS PROPERTY AND LOSS OF RENTS

Limit for structures increased to 125% of the declared value, provided declared value is equal to full replacement cost (not applicable on blanket policies)

- No coinsurance clause
- Loss of rents on an actual loss sustained basis, for up to 30 months from the date of loss (including 180 day extended period of indemnity)
- $250,000 for increases in covered loss due to ordinance or law
- $500,000 for debris removal and demolition
- No vacancy clause

ADDITIONAL FEATURES

- Structure coverage extends to signs, fences, light standards, paved surfaces, appurtenant structures, business personal property owned by the insured and used to maintain or service the insured location, and business personal property furnished for use by tenants
- Replacement coverage on both structures and covered business personal property (if actually replaced)
- Earthquake sprinkler leakage available
- Equipment breakdown
- $25,000 for contamination loss from equipment breakdown
- $25,000 for CFC refrigerant loss from equipment breakdown
- $25,000 in the aggregate for personal property of employees
- $25,000 in the aggregate for personal property of tenants
- $25,000 for pollution extraction
- $25,000 for tenant moving costs
- $25,000 for key and lock replacement
- $1,000,000 for new buildings in the course of construction or newly acquired structures
- Low minimum premiums varying by state

BUSINESS LIABILITY

- Premises Liability options available
- Personal Injury and Advertising Injury Liability
- Non-Owned Auto Liability, Hired Auto available
- Premises Medical Payments $1,000
- Newly acquired premises automatically covered for 90 days from date of acquisition

This is a summary of coverage only. Please refer to policy for complete details, conditions and limitations. Some of the coverage shown may be increased for an additional premium charge. For a complete list of the companies Deans & Homer represents as Managing Underwriter, please refer to **deanshomer.com/site/companies.** Company availability depends upon state. Included content is intended for our retail agents.

Deans & Homer
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