

## LESSOR'S RISK



PHLY E&S meets your needs with our Lessor's Risk Product. Choose from low minimum premiums, hundreds of written occupancies and numerous coverage enhancements. PHLY E&S provides comprehensive CGL and Property Coverage for small to large risks.

### Target Risks:

- Risks leasing commercial real estate for:
  1. Banks and Financial Institutions
  2. Bars and Taverns
  3. Gas Stations
  4. Hotels and Motels
  5. Land
  6. Mixed-use Buildings, with Minimal Habitational Exposure
  7. New Ventures/ New Purchases
  8. Offices
  10. Restaurants
  11. Retail
  12. Service Occupancies
  13. Shopping Centers
  14. Warehouses
  15. And more
- Premises maintained by the insured or tenant are eligible

### Coverages Available:

- Package or Monoline policies available
- \$1M/ \$2M General Liability limits
- First Dollar Coverage available
- Property can be written Monoline or as a Package
- Special form cause of loss for building, business personal property, business income and extra expense is available.
- PHLI Property Enhancement Endorsement
  1. Including Accounts Receivable, Back Up of Sewers & Drains, Limited Crime Coverage, Property in Transit, Employee Dishonesty Pollutant clean-up etc.

### Submission Requirements:

- Completed ACORD Applications
- Lessor's Risk Supplemental
- Currently valued insurance company loss runs for the current policy period plus 4 prior years
- Confirmation that the owner collects Certificates of Insurance with additional insured status from all tenants

### Also Available Under Separate Cover:

- Environmental
  1. Premises Environmental Coverage (PEC)
  2. Minimum Premium - \$3,000
  3. Maximum Capacity – \$15M per occurrence/ \$15M aggregate
  4. SIRs from \$5,000/ \$25,000
- Excess
  1. Excess maximum capacity \$5M
  2. Lead Umbrella and Excess placement
  3. Supported and unsupported capabilities

### Why PHLI?

- Minimum Premiums as low as \$3,000
- Availability to quote within 72 hours of receipt of complete submission
- AM Best rated A++
- Dedicated Underwriting Team
- Risk Management Services



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