

TPCI - Topa Premier Commercial Insurance

Lessor's Risk and Self-Storage



Eligibility Criteria

- Up to \$25M TIV per location; Up to \$50M in total sales
- No risks with residential care facility
- No risks having high property and/or liability hazards such as theatres and hospitals
- All tenants must carry their own insurance and provide certificate of insurance
- Prefer a minimum of three years of experience
- Prefer risks with tenants who would be eligible under our program
- Prefer risks with 90% occupancy or higher
- Prefer risks that are added as an additional insured on tenants' insurance policies
- Self Storage:
 - Up to 10% sales/revenue may be from storage of boats or vehicles in the open
 - Up to 5% of total may be sales from removal or disposal of customers' property
 - No risks with storage of industrial materials, chemicals, pollutants or waste
 - Fenced risks with limited entry point, preferably with video monitoring system
- Other underwriting criteria may apply

Class Name	Eligibility
Mercantile Buildings	Package
Mixed Mercantile & Low Hazard Buildings	Package
Mixed Mercantile & Other Hazard Buildings	Package
High Hazard Mercantile Buildings	Package
Manufacturing/Processing Buildings	Package
Office Buildings	Package
Other Real Estate Properties	Package
Self-Storage Buildings	Package
Warehouse Buildings	Package

We look forward to your new and renewal submissions at topaquotes@topa-ins.com

Coverages & Limits

Notable Property Coverages & Limits	Standard	Advantage	Advantage+
Building	Mandatory		
Business Personal Property	Optional		
Business Income and Extra Expense (BIEE)	12 Months† (Actual Loss Sustained, Sublimit or Exclusion)		
Business Income Time Deductible (Waiting Period)	72 hours*	36 hours*	0 hours*
Business Income - Extended Business Income	60 days†*	90 days†*	120 days†*
Business Income - Ordinary Payroll Expenses	60 days†*		
BIEE - Civil Authority	4 weeks*	6 weeks*	8 weeks*
Accounts Receivable - On/Off Premises	10,000† / 5,000	25,000† / 10,000	50,000† / 10,000
Building - Annual Increase (Inflation Guard)	2%†	4%†	6%†
Building Ordinance or Law (Demo and Increased Cost)	Optional	50,000†	100,000†
Contract Penalty	Not Available	10,000	25,000
Debris Removal	25% of Loss + 25,000		
Electronic Data	10,000†	25,000†	25,000†
Employee Dishonesty	Optional	10,000†	25,000†
Forgery or Alteration	2,500	5,000	7,500
Interruption of Computer Operations	10,000†*	25,000†*	25,000†*
Limited Coverage for Fungi, Wet Rot or Dry Rot	15,000		
Limited Biohazardous Substance	10,000		
Lock and Key Replacement	Optional	10,000†	25,000†
Money and Securities - Inside/Outside	Optional	5,000† / 2,500†	10,000† / 2,500†
Newly Acquired/Constructed Property - BIEE/Days	Not Available	50,000 / 60 days*	100,000 / 90 days*
Newly Acquired/Constructed Property - Building/BPP	250,000 / 100,000	500,000 / 150,000	1,000,000 / 250,000
Outdoor Property - Various (Per item limit may apply)	Varies	Varies	Varies
Outdoor Signs	1,000†	5,000†	10,000†
Personal Property In Transit/Off Premises	5,000† / 10,000†	7,500† / 25,000†	10,000† / 25,000†
Pollutant Clean Up and Removal	10,000	10,000	25,000
Tenant's Move Back Expenses	Not Available	10,000	25,000
Valuable Papers and Records – On/Off Premises	10,000† / 5,000	25,000† / 10,000	50,000† / 10,000
Water Back Up and Sump Overflow - Direct and BIEE	Optional	10,000†	25,000†
Notable Liability Coverages & Limits	Standard	Advantage	Advantage+
Available Occurrence Limits	500,000 / 1,000,000 / 2,000,000		
Available Aggregate Limits	1,000,000 / 2,000,000 / 3,000,000 / 4,000,000 / 6,000,000		
Damage to Premises Rented to You	50,000†	75,000†	100,000†
Medical Payments	Excluded or 1,000†		
Aggregate Limit of Insurance (Per Location)	Optional	Included	Included
Newly Acquired or Formed Organizations	Not Available	Included	Included
Pollution - Hostile Fire	Included	Included	Included
Customers' Property Legal Liability	50,000*	100,000*	150,000*
Sale and Disposal Liability	25,000*	50,000*	50,000*

Optional coverages include: (Property) Alternative Key Systems – Reprogramming Costs, Blanket Limit, Computer & Funds Transfer Fraud, Condominium Unit Owners – Loss Assessment & Misc Real Property, EQ Sprinkler Leakage, Equipment Breakdown, Fine Arts, Household Personal Property, Spoilage and Utility Services; **(Liability)** Cyber Suite, Directors & Officers, Employee Benefits, Employment Practices (With or Without Third Party Violations), Hired & Non-Owned Auto, Primary & Noncontributory, Waiver of Subrogation

† Higher limits are available *Conditional to the main coverage/operation