

# TPCI - Topa Premier Commercial Insurance

## Lessor's Risk and Self-Storage



### Eligibility Criteria

- Up to \$30M TIV per location
- 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
Distribution/Warehouse Building	Varies by class
Hotel/Motel Building	Package
Manufacturing/Processing Building	Varies by class
Mercantile/Service Building	Varies by class
Mixed Use Building	Varies by class
Office/Educational Service Building	Package
Self-Storage Building	Package

We look forward to your new and renewal submissions at [topaquotes@topa-ins.com](mailto:topaquotes@topa-ins.com)

# Coverages & Limits

Notable Property Coverages & Limits	Standard	Advantage	Advantage+
Building	Mandatory*		
Business Personal Property	Optional		
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†
Business Income - Extended Business Income	60 days†*	90 days†*	120 days†*
Business Income - Ordinary Payroll Expenses	60 days†*		
Business Income and Extra Expense (BIEE)	12 Months† (Actual Loss Sustained, Sublimit or Exclusion)		
Business Income and Extra Expense (BIEE) - Civil Authority	4 weeks*	6 weeks*	8 weeks*
Business Income Time Deductible (Waiting Period)	72 hours*	36 hours*	0 hours*
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 Biohazardous Substance	10,000		
Limited Coverage for Fungi, Wet Rot or Dry Rot	15,000		
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 Aggregate Limits	1,000,000 / 2,000,000 / 3,000,000 / 4,000,000 / 6,000,000		
Available Occurrence Limits	500,000 / 1,000,000 / 2,000,000		
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
Coverage for Injury to Leased Workers	Not Available	Included	Included
Customers' Property Legal Liability	50,000*	100,000*	150,000*
Newly Acquired or Formed Organizations	Not Available	Included	Included
Pollution - Hostile Fire	Included	Included	Included
Sale and Disposal Liability	25,000*	50,000*	50,000*

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

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