

The Premier Policy provides superior property coverage for commercial, tenant occupied properties under well-written leases. We offer a market for well maintained commercial and mixed-use buildings built in 1965 or later.

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)**
- Coverage automatically attaches for Certified Green Buildings, providing coverage for repairing or replacing a damaged or destroyed building to current standards of certification at the same level
- Optional endorsement for non-certified Green Buildings provides coverage to repair or replace damaged or destroyed buildings to Green certification standards not required by ordinance – up to 5% of the amount of loss, subject to sub-limits

Other 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
- **\$250,000 for increases in covered loss due to ordinance or law**
- \$500,000 for debris removal and demolition
- \$100,000 for contingent loss of rents from damage to non-owned structures within the same state
- **Replacement coverage** on both structures and covered business personal property if actually replaced
- **Earthquake sprinkler leakage available** (optional deductibles of 5%, 2% or policy level; 2% minimum for offices)
- Coverage for **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
- \$25,000 for equipment breakdown
- \$1,000,000 for new buildings in the course of construction
- \$1,000,000 for newly acquired structures
- \$200,000 for loss of rents for newly acquired structures
- \$1,000 deductible, with credits available for higher deductibles
- \$500 minimum policy premium

This is a summary of coverage only. Please refer to the policy for complete details, conditions and limitations. Some of the coverage limits shown may be increased for an additional premium charge. Deans & Homer is the Managing Underwriter for Fidelity and Deposit Company of Maryland, Hudson Insurance Company, Riverport Insurance Company, Mitsui Sumitomo Insurance Company of America, Greenwich Insurance Company and QBE Insurance Corporation. Company availability depends upon state.