

The Self Storage Policy affords property and liability coverage for well-managed, well-maintained Self Storage facilities. It is specifically designed to insure the unique exposures of Self Storage businesses.

### Business Property and Loss of Income

- Limit for business property is **120%** of the declared values, provided declared value is equal to full replacement cost
- Blanket coverage available
- **No coinsurance clause**
- **Replacement cost** coverage on buildings, structures and covered business personal property, if actually replaced
- Limit for loss of income and extra expense is **30%** of building limit, and covers loss up to **24 months** (includes **180 days extended period of indemnity**)
- \$250 deductible, with credits available for higher deductibles

### Employee Dishonesty

- Covers loss of money, your business personal property or personal property of your tenants by dishonest or fraudulent acts of your employees
- Limits of \$5,000, \$10,000 or \$25,000 available

### Customer's Goods Legal Liability

- Covers liability to customers for loss or damage to their stored personal property
- Limits available from \$25,000 to \$1,000,000

### Business Liability

- Covers Business Liability (Bodily Injury and Property Damage)
- Personal Injury and Advertising Injury
- Non-Owned and Hired Auto Liability
- Premises Medical Payments (Limits of \$1,000, \$5,000 and \$10,000 available)
- Limits available from \$300,000 to \$5,000,000 per occurrence

### Other Features

- \$750 minimum premium
- **\$100,000 for increases in covered loss due to ordinance or law**
- \$250,000 for debris removal and demolition
- \$5,000 for money, checks, money orders and stamps
- \$10,000 for computer media, valuable papers and records
- \$25,000 for accounts receivable
- \$25,000 for fences
- \$1,000,000 for newly acquired property
- \$10,000 for lawns, outdoor trees, shrubs and plants, not to exceed \$1,000 on any one item
- \$25,000 for pollution extraction when resulting from a covered cause of loss and reported to us within 180 days of the accident
- Automatic coverage for Certified Green Buildings, providing coverage for repairing or replacing a damaged or destroyed building to current standards of certification at the same level (not available in all states)
- Automatic coverage for non-certified Green Buildings, providing coverage to repair or replace damaged or destroyed buildings to Green certification standards not required by ordinance up to \$10,000. Limit may be increased up to \$100,000 for an additional premium (not available in all states)
- Optional Equipment Breakdown Coverage for climate controlled facilities (not available in all states)
- Optional Equipment Floater Coverage for mobile storage operations (not available in all states)

### Sale and Disposal Liability

- Covers liability to customers for loss to their stored property due to lock out or lien enforcement by the facility owner
- Limits available from \$10,000 to \$1,000,000

This is a summary of coverages 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 Mitsui Sumitomo Insurance Company of America, Riverport Insurance Company and QBE Insurance Corporation. Company availability depends upon state.