

SELF STORAGE PACKAGE POLICY

The Self Storage Policy provides property and liability coverage specifically designed to insure well-managed self storage facilities for those exposures unique to the industry

BUSINESS PROPERTY AND LOSS OF INCOME

- Business property providing blanket replacement cost with no coinsurance
- Coverage increased to 120% for all structures and business personal property at the self storage site
- Loss of income and extra expense built-in at 30% of the property limit covering up to 24 months including 180-day extended period of indemnity
- Ordinance or law coverage: covered perils include the cost to tear down the undamaged portion of the structure plus additional property coverages of \$250,000 for debris removal and demolition and \$100,000 for increases in costs of construction

ADDITIONAL COVERAGES AND FEATURES

BUSINESS LIABILITY

- Liability limits up to \$5,000,000
- Personal injury and advertising injury liability
- Hired and non-owned auto liability
- Premises medical payments limits up to \$10,000

SALE AND DISPOSAL LIABILITY*

- Provides liability for customers' loss of goods due to lockout or lien sale enforcement by the facility owner
- Limits available from \$10,000 to \$1,000,000

CUSTOMERS' GOODS LEGAL LIABILITY*

- Provides broad form of liability including defense costs for loss or damage to customers' stored property
- Limits available from \$25,000 to \$1,000,000

ADDITIONAL FEATURES

- Employee dishonesty coverage available up to \$25,000
- Equipment breakdown coverage available in most states
- Equipment floater coverage available for incidental mobile storage operations
- \$25,000 for pollution extraction due to a covered peril

*Customer's Goods Legal Liability and Sale and Disposal Liability are also available on a standalone policy.

This is a summary of coverage only. Please refer to policy for complete details, conditions and limitations. Some limits shown above may be increased for an additional premium charge. For a complete list of the companies Deans & Homer represents as Managing Underwriter, please refer to deanshomer.com/site/companies. Company availability depends upon state. Included content is intended for our retail agents.

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