

ESTABLISHED IN 1856

**PROVEN LEADERSHIP,
INNOVATION AND SERVICE
EVERY YEAR SINCE**

Deans & Homer is the exclusive underwriting manager for several prominent “A” rated carriers.

Unparalleled commercial property experience is just the beginning.

Other key benefits include:

Proprietary Standard and Surplus Lines products

No broker or inspection fees

Adjustable commissions up to 25%

In-territory underwriters

YOUR GUIDE TO DEANS & HOMER'S SUITE OF PRODUCTS

COMMERCIAL PACKAGES



Premier Building Owner's Package Policy

Property and liability coverage for commercial, tenant occupied properties under well-written leases, well-maintained commercial and mixed-use buildings

Planned Unit Development Package Policy

Property, liability, and crime coverage for homeowners associations to insure property and liability exposures for the associations' common area

INLAND MARINE COVERAGE



Includes but not limited to:

Builder's Risk

Contractor's Equipment

Contractor's Property

Installation Floater

Transportation

Motor Truck Cargo

Misc. Property Floater

Warehouseman's

Legal Liability

SURPLUS LINES

For unique risks that require individual tailoring of rates or forms, or for select SL risks including but not limited to:

Vacant Commercial Buildings and Dwellings / Renovations / Premises Liability

(For more info contact our Surplus Lines Representatives.)

RENTERS INSURANCE PROGRAM



Property and Liability Coverage - for residents of pre-approved apartment communities and other residential rental properties

InsureYourStuff.com Platform - proprietary system to help apartment managers monitor compliance with the insurance requirements of their rental agreements

Commission - receive 15% commission while completely hands-off with residents

(Availability for rental dwellings and condominiums may vary by state.)

SELF STORAGE



Self Storage - package policy for storage operators including coverages unique to storage facilities

Tenant Protection Program - flexible program for storage operators' contractual liability offering protection for tenants' stored property

Customer Storage Insurance - through **InsureYourStuff.com**, storage tenants can purchase stored property insurance - high limits and low deductibles available

ADDITIONAL PRODUCTS

Rental Dwelling - property coverage for buildings and rents and optional liability for 1 to 4 unit tenant-occupied dwellings

Business Personal Property - coverage for an operating business where the liability has been placed elsewhere. **Business Income** coverage included and may be increased or written as separate policy

Assisted Living Facility Business Owner Policy - property and business operations coverage for the business operator of assisted living and residential care facilities

(Building owner package coverage is also available.)

This is a summary of products that may be placed through Deans & Homer with one of the companies we represent. A full list of companies and coverage information can be obtained from our underwriters or at deanshomer.com. Included content is intended for our retail agents.