SOUTHERN SPECIALTY UNDERWRITERS, LLC.
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Macon, GA 31210
Phone: 478 757 7111 Fax: 478 474 9604

Lessor's Risk Only Product

This preferred product targets building owners who are looking for building and premises coverage for their owned property.

The HIT ZONE – *Our highest hit ratio*

GENERAL LIABILITY

- Total area up to 100,000 square feet per location
- Applicant is the owner of all properties
- No structural renovations ongoing or planned during our policy term
- The lease has a provision requiring the commercial tenants to maintain general liability insurance
- Applicant receives a certificate of insurance from commercial tenants as evidence of general liability insurance coverage.

Product Advantages

- No liability deductible
- Inspection costs paid by the United States Liability Insurance Group
- Non Owned and Hired car coverage available
- Additional liability limits can be provided (Up to $5,000,000)

Eligibility List (Includes all of the above HIT ZONE characteristics)

- For any building built prior to 1978, no building with knob-and-tube wiring or aluminum wiring on premises
- For any building built prior to 1978, 100% of the wiring is on functioning and operational circuit breakers
- Functioning and operational fire extinguishers readily available
- Functioning and operational smoke and/or heat detectors in all units and other occupancies
- No tenant is a Hospital, Nursing Home, Assisted Living Facility, Elderly Care Facility, or any Health Care Facility with an overnight or residential exposure
- No cap on building height – Must be 100% sprinklered if greater than 7 stories
- In the past 3 years, no more than 2 losses (excluding closed no pay)
- No locations in Alaska, Louisiana or West Virginia (Monoline Liability)
- No locations in Alaska, Hawaii, Louisiana, West Virginia or the city of Detroit, MI (Package and Monoline Property)
- No past, pending or planned bankruptcy or judgment for unpaid taxes against the insured or any officer, partner, member of owner of the applicant individually within the past five (5) years

Available Property Limits

- Risk up to $3,000,000 in total insurance value (Depending on Protection Class and Occupancy of Tenant)
- Coastal Zones – Maximum property values up to $500,000 per location. Risks having property values up to $250,000 for only non-structures (i.e business personal property and business income) are available with wind in select counties without direct coastal exposure. Wind exclusion applies on all other coastal business.