SOUTHERN SPECIALTY UNDERWRITERS, LLC.
5444 Riverside Drive
Macon, GA 31210
Phone: 478 757 7111 Fax: 478 474 9604

Monoline Property Product

This product targets business owners who need property insurance protection for owned or leased buildings, business personal property and related business income loss..

The HIT ZONE – *Our highest hit ratio*

- Offices and mercantile occupancies with limits up to $3,000,000
- Risks that are fully sprinklered
- Risks in protection class 1-6
- No losses or claims (excluding closed without payment) incurred in the past three years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- Buildings that are partially occupied
- Buildings that are not sprinklered and/or not protected by a central station alarm
- Risks up to $3,000,000 in total property value per location
- Risks situated in coastal areas up to $500,000 in total limits, excluding wind and hail (Florida $250,000)
- No more than two losses or claims (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- Wide array of eligible classes of business
- Special Form including theft coverage available
- Low minimum premiums of $250 Basic/$500 Special
- Business Income coverage available
- Equipment Breakdown coverage automatically offered
- Value plus endorsement available (13 property coverage additions/extensions)
- Offered only through the Professional Wholesaler
- Inspection costs paid by the United States Liability Insurance Group
- A.M. Best rated A++ carrier

Monoline Property Product

Ineligible Risks

- Totally vacant buildings (See Vacant Building Product)
- Buildings undergoing renovations (See Vacant Building Product)
- Buildings in the course of construction (See Builder's Risk Product)
- Buildings that are currently damaged by fire or otherwise
- Industrial, manufacturing, and agricultural risks
- Warehousing or distribution risks handling numerous commodities
- Habitational occupancies
- Mobile homes, mobile home parks
- Hotels and Motels
- Risks not having 100% of the wiring on circuit breakers
- Risks having prior, existing or pending bankruptcy in the past 5 years
- Risks located in Alaska, Hawaii or Louisiana

Available Limits

- Up to $3,000,000 policy limit subject to construction type and/or public and private fire protection
- Coastal Zones - up to $500,000 per location except for Florida which is $250,000 (wind and hail exclusion applies)

Coverage	Limits of Insurance
Fire Department Service Charge	$2,500
Electronic Data	$25,000
Personal Effects and Property of Others	Up to Your Business Personal Property limit
Valuable Papers and Records - Cost of Research	$25,000
Property Off-Premises	$15,000
Outdoor Property	$10,000
Fire Extinguishing Equipment Recharge	$5,000
Arson Award	$5,000
Account Receivable	$25,000
Fine Arts	$25,000
Employee Dishonesty	$5,000
Money and Securities	$5,000
Water Back Up at Sewer, Drain or Sump	$5,000
Signs	$10,000
Property in Transit	$10,000

Submission Requirements

- Completed Acord Application or equivalent signed by the insured within 21 days of inception or
- Completed system produced application signed by insured within 21 days of inception or
- Representation of incurred loss history for the past three (3) years