



Lessor's Risk Only Product

WHY DO YOU NEED TO PURCHASE A LESSOR'S RISK PRODUCT?

- ▶ A pedestrian trips and falls on your sidewalk
- ▶ Damage to tenant's personal property due to your building having a leaky roof
- ▶ Tenant trips and falls in your building's stairwell due to improper lighting

Why should you choose the USLI's Lessor's Risk Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No liability deductible	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?
Defense costs provided outside the limit of liability	✓	?
No cap on building height	✓	?
On monoline liability, no limitation on occupancy other than nursing homes, assisted living or health care facilities and medical marijuana growers	✓	?
Credits Available to: <ul style="list-style-type: none"> • Applicant requiring all commercial tenants to name the applicant as an Additional Insured. • Applicant requiring the tenant to be responsible for general condition of pavement and curbs (including snow and ice removal) 	✓	?
Availability of Hired and Non-Owned Auto Liability coverage	✓	?
No Assault and Battery exclusion	✓	?

WHY CHOOSE TO BE INSURED WITH USLI?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable company that will be there to pay your claim.