## 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 | $V$ | $?$ |
| Credits Available to: <br> - Applicant requiring all commercial tenants to name the applicant as an Additional Insured. <br> - 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 | $\sqrt{ }$ | $?$ |
| 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.

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[^0]:    This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

