



## Land Leased to Others

This product targets applicants that own parcels of land or lots that are leased to others for business purposes.



### The HIT ZONE – *Our highest hit ratio*

- 🎯 No buildings on the premises
- 🎯 No animal grazing
- 🎯 Up to five acres
- 🎯 No claims or losses (excluding closed without payment) incurred in the past three years

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

- ▶ No more than two claims or losses (excluding closed without payment) incurred in the past three years
- ▶ Up to 1,000 Acres
- ▶ Land leased for the following purposes, but not limited to:
  - Equipment storage or vehicle parking
  - Animal grazing
  - Athletic fields
  - Auto sales lots (new or used)
  - Crop farming
  - Building(s) on the premises (building is owned by lessee)

### PRODUCT ADVANTAGES

- ▶ No liability deductible
- ▶ A.M. Best rated A++ carrier
- ▶ Offered only through the professional wholesaler
- ▶ Expanded definition of bodily injury (to include sickness or disease caused by mental anguish or emotional distress)
- ▶ Low minimum premiums starting at \$400
- ▶ In by 2p.m. out by 5p.m. service and phone quoting available

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## INELIGIBLE RISKS

- ▶ No construction activities scheduled to occur on the land during our policy term
- ▶ No logging operations being undertaken during the policy term (tree growing is permitted)
- ▶ No exposure to landfills, quarries, underground mines, strip mines, caves, wells or dams
- ▶ No land leased for mineral rights (for coal, stone, metals, oil or natural gas)
- ▶ No land used for snowmobiling, motorized vehicles or bikes

## AVAILABLE LIMITS

- ▶ \$1,000,000 occurrence/\$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for excess general liability

## SUBMISSION REQUIREMENTS

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
  - Our completed and signed application that accompanies this quote; *or*
  - Completed and signed ACORD application as long as all underwriting information needed has been provided to us; *or*
  - Completed and signed application from another company as long as all underwriting information needed has been provided to us
  - Representation of loss experience for the last three years or as long as applicant has been in business, if less than three years