



OFFICE INSURANCE PACKAGE

COVERAGES/LIMITS INCLUDED

- ◇ Sinkhole – AOP Deductible Applies
- ◇ Waiver of Co-Insurance
- ◇ General Liability - \$1,000,000/\$3,000,000 Occurrence/Aggregate

OPTIONAL COVERAGES/ ADDITIONAL LIMITS

- ◇ Building Limits - Refer over \$10,000,000
- ◇ Location Value up to \$50,000,000
- ◇ Business Income/Rental Value/Extra Expense
- ◇ Employee Dishonesty - To \$250,000
- ◇ Equipment Breakdown
- ◇ Ordinance or Law A/B/C Coverage
- ◇ Non-Owned/Hired Auto - \$1,000,000
- ◇ 2000 Plus Endorsement – \$2,000 Refill Extinguishers, \$2,000 Fire Dept. Service Charge, \$2,000 Arson Reward, \$2,000 Lock Replacement.

AVAILABLE DEDUCTIBLES

- ◇ Deductible AOP \$2,500 to \$25,000
- ◇ Wind/Hail 1%, 2% or 5%

AVAILABLE CREDITS

- ◇ Sprinkler up to 23%
- ◇ Claim Free Renewal Credit up to 7%
- ◇ Protection Device Credit up to 6%
- ◇ New Building Credit less than 10 years old 6%

ELIGIBLE RISKS:

- ◇ See Office Program Description for age and distance to water guidelines
- ◇ Lee & Collier Counties—Compliant with 2001 Building Codes
- ◇ Remainder of State—Compliant with 1996 Building Codes
- ◇ May consider 1970-1995 construction if well maintained with roof retrofitted to the 2001 Florida Building Codes, and located 3 or more miles from the Gulf/Atlantic/Intercoastal.
- ◇ Lessors risk, Owner Occupied and Commercial Condominium Buildings
- ◇ Occupancies with minimal public traffic
- ◇ Insured to 100% Replacement Cost
- ◇ JM and Better Construction; Frame Construction 2007 or later with sprinklers
- ◇ ISO Protection Classes 1 thru 8

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