

IAT Insurance Group offers a variety of Commercial Property coverages in Florida, including Office Buildings. Our Office Package provides Property and General Liability coverage for buildings designed and exclusively occupied for office purposes. This program is written on IAT's Occidental Fire & Casualty Company of North Carolina paper, rated A- "Excellent" by A.M. Best.

#### ELIGIBLE RISKS

- Built 2002 and newer, and older well maintained buildings with roof retrofitted to the 2001 Florida Building Codes, and not exposed to Front/First Row Tidal Water wind exposure
- Lessor's risk, Owner Occupied and Commercial Condominium Buildings
- Occupancies with minimal public traffic
- Insured to 100% Replacement Cost
- JM and Better Construction
- ISO Protection Classes 1 through 8

#### 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%

#### COVERAGES/LIMITS INCLUDED

- Sinkhole - AOP Deductible Applies
- Waiver of Co-Insurance
- General Liability - \$1M/\$3M Occurrence/Aggregate

#### OPTIONAL COVERAGES/ADDITIONAL LIMITS

- Building Limits - Refer over \$10M
- Location Value up to \$50M
- Business Income/Rental Value/Extra Expense
- Employee Dishonesty - to \$250,000
- Equipment Breakdown
- Ordinance or Law A/B/C Coverage
- Non-Owned/Hired Auto - \$1M
- 2,000 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%

#### Contact Your Underwriter:

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