

Real Estate – Lessor's Risk Only

Underwriting Highlights



✓ Preferred Risk Characteristics

Account

- Full time professional property management company or on-site manager/owner
- All buildings > 70% occupied
- Occupants primarily office, retail, or mercantile

Property

- < 25 years old, NC or better construction, 100% sprinklered
- Manufacturing and warehouse occupancies are adequately protected per NFPA standards
- Buildings, premises, parking lot, etc. are all well maintained and in good condition
- Buildings are equipped with centrally monitored fire, burglar and security systems

General Liability

- Written contracts in place with all tenants and subcontractors which name owner as additional insured on a PNC basis with hold harmless and WOS
- Annual or multi-year leases
- No higher hazard tenants (i.e. bars/nightclubs, pawn shops, etc.)
- Security/life safety measures are appropriate for the property, including adequate lighting, fire suppression and location is in a low crime area

Quote now!



Appetite

Preferred and Acceptable Classes*

- Building or premises – bank/office/mercantile/mfg.
- Building or Premises – bank/office/mercantile/mfg. – maintained by insured
- Condominiums – commercial – bank or mercantile, mfg. or office (association risk only)
- Condominiums – commercial shopping centers (association risk only)
- Condominiums – commercial warehouses – mfg. or private (association risk only)
- Shopping Centers – buildings, or premises not occupied by insured
- Shopping Centers – indoor malls – buildings, or premises not occupied by insured
- Warehouses – mfg. or private buildings or premises – occupied by single interests
- Warehouses – mfg. or private buildings or premises – occupied by multiple interests

For a complete list of classes see our [Small Business Detailed Appetite Guide](#)

*Preference may vary by state.

+ Key Coverages

Property

- Broad, flexible extension and market segment endorsements
- Equipment Breakdown
- Ordinance or Law

General Liability

- Market segment extensions
- Broad form named insured
- Newly formed or additionally acquired entities and newly acquired or constructed property

Workers Compensation

- Specific and blanket waivers of subrogation

Auto

- Auto enhancement endorsement
- Waiver of subrogation

Umbrella

- Up to \$10M capacity
- Blanket additional insured

Additional Options

- Data Breach and Cyber Liability



Contact your underwriter or territory manager with any questions.

Additional Resources

- Marketing materials on [Helping You Succeed](#)
- Safety resources on [Liberty Mutual SafetyNet™](#)