



SPECIALTY PROGRAMS
& FACILITIES
MANAGERS, INC.

An Amwins Company

Specialty Insurance Advantage, Inc.



Target classes of business

Property owners and managers of commercial and residential real estate, including apartments, HOAs, mixed-use, and commercial LRO.

Available states

AZ, CA, OR, NV, UT, WA

Program Features

- Property Coverage, special form per occurrence with no annual aggregate
- Primary General Liability written first dollar per occurrence, per location and in the aggregate, except \$25,000 Habitational deductible per claim
- Premises Environmental Liability Coverage is built-in, including remediation and first and third-party liability

Limits

- \$500,000,000 blanket limits for Property Coverage
- \$1,000,000 / \$2,000,000 per occurrence, per location in the aggregate for General Liability
- \$250,000 per claim, per location / \$250,000 aggregate per location with a \$25,000,000 program aggregate for Premises Environmental Liability

Carriers

We have underwriting agreements in place with reputable, financially sound insurance carriers. As an Amwins company, one of the largest specialty insurance distributors in the U.S., we are uniquely positioned to find optimal coverage solutions for your insureds.

A.M. Best Rating:

- Primary Property: A++, XV
- General Liability: A, XV
- Premises Environmental Liability: A+, XV

For more
information,
please contact:

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Property Coverage

Special Form. Limits are per occurrence, shared and automatically reinstated with no annual aggregate; guaranteed replacement cost if repaired or replaced. Building Ordinance Coverage for A, B, C & D included. No coinsurance; Actual Loss Sustained within the Period of Restoration (as defined in the policy) as respects to loss of rents.

Deductible

- \$5,000 Per occurrence for all perils including Boiler & Machinery BI/EE
- 10,000 Per occurrence for vacant and unoccupied properties
- \$25,000 Earthquake sprinkler leakage or water damage

General Liability Coverage

Commercial General Liability including bodily injury & property damage; personal injury; advertising injury; products & completed operations; non-owned & hired auto liability; terrorism coverage under the Terrorism Risk Insurance Act of 2002.

Deductible

- \$25,000 Habitational deductible, per person
- First dollar coverage (no deductible) for all other claims

Premises Environmental Liability Insurance – Claims Made Policy

Site specific coverage for first party clean up at an insured property and claims resulting from pollution conditions that cause on or off site third party bodily injury, property damage.

Deductible

- \$20,000 Each pollution condition

Emergency Services

For Emergency Claims (during non-business hours) contact Restoration Management Company at **(800) 400-5058**.

For claims that occur, or you become aware of during regular business hours, please report your loss directly to your agent or broker.

24-Hour Emergency Response includes:

- Remediation services and restoration due to fire, flood, windstorm, water leaks or other catastrophes
- Board ups / roof covers
- On location cleanup due to smoke or water damage
- Debris removal
- Water extraction / dehumidification / dry down

Please send new business submissions to: newbusiness.spfm@amwins.com

