



SPECIALTY PROGRAMS  
& FACILITIES  
MANAGERS, INC.

An Amwins Company

## Specialty Insurance Advantage

### Target classes of business

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

### Available states

CA, AZ, OR, NV, UT, WA

### Specialty insurance advantage program excluding the perils of earthquake and flood \$500 million blanket property limits:

- Special Form per occurrence with no annual aggregate; limits are shared and automatically reinstated
- All Real and Business Personal Property on Premises
- Actual Loss Sustained, with respect to Loss of Rental Value, includes a 365-Day Extended Period of Indemnity
- Building Ordinance including Contingent Liability; Demolition and Increased Cost of Construction
- No sublimit for Sprinkler Leakage
- Guaranteed Replacement Cost if repaired or replaced
- No Coinsurance
- \$5,000 deductible per occurrence, per insured, with respect to all other perils except for water damage which is \$25,000
- \$10,000 deductible per occurrence, per insured, for vacant or unoccupied properties
- Habitational Terrorism and Sabotage Coverage \$75,000,000 Per Occurrence, \$75,000,000 Aggregate
- Coverage for Underground Pipes

### Property exclusions and/or limitations of coverage

- Domestic Terrorism
- Cyber Exclusion
- Pollution, Mold & Asbestos
- Earthquake and Flood Perils Excluded
- Loss Due to Virus, Bacteria or Microorganism That Induces Physical Distress, Illness or Disease
- Building Vacant More Than 60 Days, Excluded Perils Are:
  - Vandalism
  - Sprinkler Leakage
  - Water Damage
  - Building Glass Breakage
  - Theft or Attempted Theft
  - Ordinance or Law Coverage

### Additional applicable sublimits

- \$50,000,000 Per Occurrence Boiler & Machinery
- \$2,500,000 Newly Acquired Properties
- \$500,000 Debris Removal
- \$100,000 Sewer Backup – Per Location/Per Occurrence
- \$250,000 Trees, Plants & Shrubs (\$1,000 limit on any one tree, plant or shrub)
- \$5,000,000 Per Occurrence Earthquake Sprinkler Leakage/\$25,000 Deductible Per Occurrence

### For more information, please contact:

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## Primary general liability section features include individual policy issuance to each insured member:

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

### Limits of liability

- \$1,000,000 Each Occurrence, Per Location
- \$1,000,000 Personal and Advertising, Each Occurrence, Per Location
- \$1,000,000 Non-Owned & Hired Automobile, Each Occurrence, Per Location
- \$1,000,000 Employee Benefits Liability (Claims Made/\$1,000 Deductible), Each Occurrence
- \$100,000 Damage to Premises Rented to you, Each Occurrence, Per Location
- \$1,000,000 – Products and Completed Operations, Each Occurrence, Per Location
- \$2,000,000 General Aggregate, Per Location
- No Deductible

### General liability exclusions and/or limitations of coverage

- Employment-Related Practices Exclusion – ISO Form
- Total Pollution Exclusion – ISO Form
- Medical Payments Exclusion – ISO Form
- Lead Exclusion
- Asbestos Exclusion
- Communicable Disease Exclusion
- Mold, Fungi, Bacteria Exclusion
- Nuclear Exclusion – ISO Form
- War Exclusion
- Designated Premises Limitation
- Silica Dust Particular Matter Exclusion
- Designated Location(s) General Aggregate Limit
- Limits of Insurance Per Location

## Premises environmental liability insurance—claims made policy

### Limits

- \$250,000 Each Pollution Condition
- \$25,000,000 Program Aggregate Limit
- \$20,000 Deductible

### Coverage

Pollution Legal Liability. On-Site and Off-Site Clean Up Costs. In-Bound and Out-Bound Contingent Transportation

- 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
- Claims Made; Retro Inception Date
- Location Specific Sublimit Endorsement
- Terrorism Coverage Endorsement

### Umbrella/excess

Umbrella Liability Coverage available with Scottsdale Insurance over SIA Program

- \$5M Limits Available

