LESSORS RISK CHECKLIST

- ☐ **Building limit:** With the dramatic increase in construction costs, check that your limit of building insurance is sufficient. If you are not certain about your coverage limit, please contact us.

- ☐ **Other Structures:** Additional buildings, fences, signs, sheds or other structures are not automatically included on your policy. Let us know if you have added any of these items.

- ☐ **Loss of Rents:** Provides coverage for the loss of rental income after a covered loss.

- ☐ **Water Back up:** Losses caused by the back up of sewers/drains.

- ☐ **Ordinance or Law:** Provides coverage for demolition of damaged property or the increased cost of new construction due to the enforcement of your local building codes or ordinances.

- ☐ **Equipment Breakdown:** Provides coverage for losses from the breakdown of a mechanical system. (Boilers, HVAC, Heating)

- ☐ **Cyber Liability:** Provides coverage for violation of laws concerning personal information of customers or employees. Personal information includes: debit/credit card information, social security numbers, bank information, etc.

- ☐ **Earthquake and Flood:** These are not automatically included. If you would like a quote for these additional coverage options, please contact us.

- ☐ **Non Owned & Hired Auto:** Provides liability for your company when employees use their own vehicles for business. It also includes liability coverage if you rent vehicles.

- ☐ **Umbrella:** Provides an additional layer of liability to your *general liability, auto and workers compensation* policies.

- ☐ **Changes:** **Let us know if you:** Renovated your building or completed any additions to your property, Added new tenants, Have any current vacancies in your building, Added an alarm system.

- ☐ **Best Practice Reminders:** Require all tenants to maintain insurance and collect certificates of insurance from your tenants. Maintain all building smoke detectors and sprinkler systems in working order

THANK YOU FOR YOUR BUSINESS