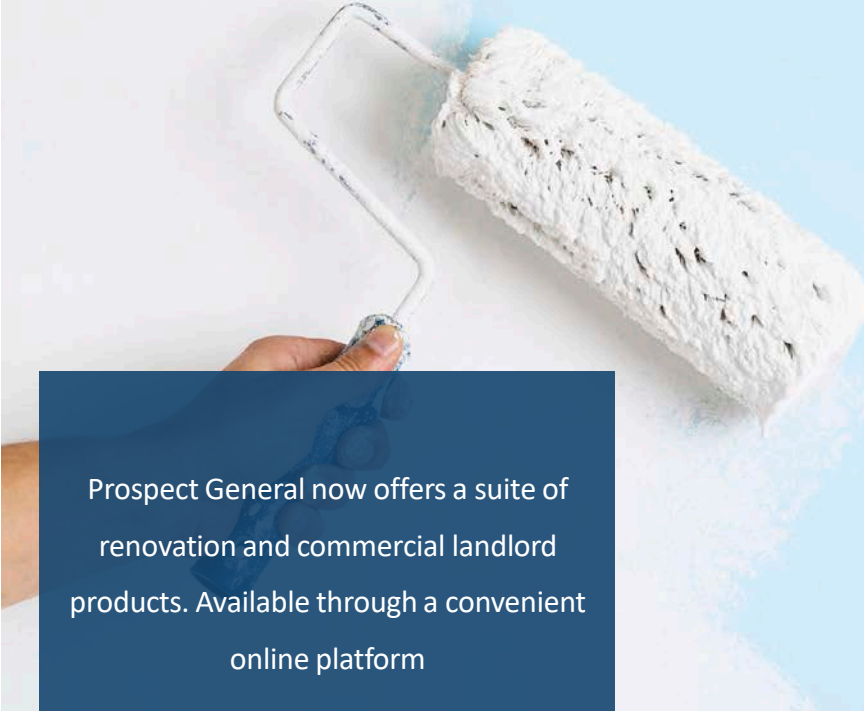


RENOVATION & COMMERCIAL LANDLORD INSURANCE

Specialty products to complement your habitation business.



PROSPECT GENERAL
INSURANCE AGENCY

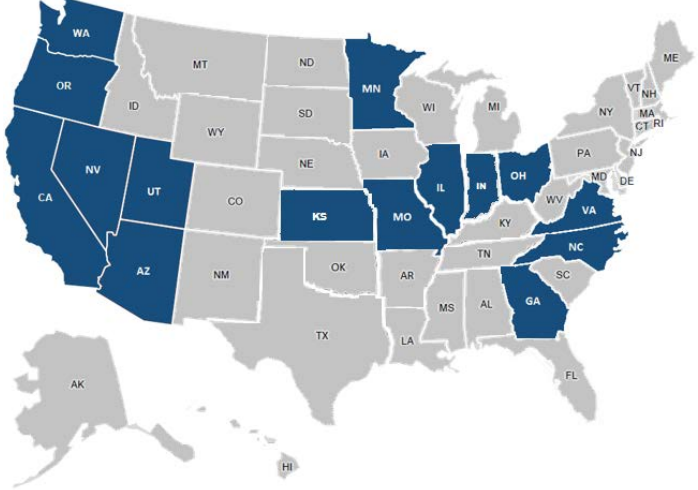


Prospect General now offers a suite of renovation and commercial landlord products. Available through a convenient online platform

Written by Lloyd's of London, an "A" XV Excellent insurance company

PRODUCT DESCRIPTIONS:

- **Builder's Risk (BR)** - Residential & commercial buildings under structural renovation
- **Course of Construction (COC)** - Ground up construction (up to 20,000 sqft)
- **Vacant Property (VP)** - Vacant residential & commercial buildings (up to 4 years)
- **Lessor's Risk (LR)** - Commercial landlords (wide range of acceptable tenancies)
- **Vacant Land (VL)** - Vacant land (up to 500 acres)
- **Retail/Mercantile Package** - a wide range of classifications available



POWERING UNTRADITIONAL

COVERAGE HIGHLIGHTS

Builder's Risk

Property:

- . \$3M TIV (\$2M TIV existing building)
- . Cov. B & Cov. C: up to 20% of Cov. A

Liability:

- . \$1M per occurrence (residential)
- . \$2M aggregate (commercial)

-
- . Renovations can be up to 150% of building value
 - . Risk can be occupied and have already begun construction
 - . Will consider risks with existing damage

Course of Construction

Property:

Single projects with completed values of \$2M

Liability:

- . \$1M per occurrence (per location)
- . \$2M aggregate

-
- . Theft sub-limit for building materials available
 - . Length of policy options from 3-12 months (in quarters)
 - . V&MM coverage available

Vacant Property (VP) & Vacant Land (VL)

VP Property:

- . \$1M (\$1.5M CA only)
- . Cov. B & Cov. C: up to 20% of Cov. A

VP & VL Liability:

- . \$1M per occurrence
- . \$2M aggregate

VP: Vandalism coverage (ACV or RCV) available upon request. Can be partially occupied.

VL: Medical payments up to \$10K. Water hazard up to 1 acre permitted

Lessor's Risk

Property:

- . \$3M (Building)
- . \$500K (BPP) & \$500K (BI)

Liability:

- . \$1M per occurrence
- . \$2M aggregate

-
- . Theft coverage available
 - . Apartments covered up to 8 units (12 on referral)
 - . Non-owned auto and medical pay sub-limits

Apply and request a quote with ProspectGeneral.com

Questions?

Contact Alexa Evans at ARE@ProspectGeneral.com



**PROSPECT
GENERAL**
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