

SPECIALTY INSURANCE ADVANTAGE

Specialty Insurance Advantage Program excluding the perils of Earthquake and Flood \$500 Million Blanket All Risk Property Section Features include:

- All Risk Special Form per occurrence with no annual aggregate; limits automatically reinstated
- All Real and Business Personal Property on Premises
- Actual Loss Sustained as respects Loss of Rental Value including 365 Day Extended Period of Indemnity
- Building Ordinance including Contingent Liability; Demolition and Increased Cost of Construction
- No sublimit for Sprinkler Leakage
- Replacement Cost if repaired or replaced
- No Coinsurance
- \$5,000 deductible per occurrence, per insured, as respects all other perils except;
- \$10,000 deductible per occurrence, per insured, for vacant or unoccupied properties
- Terrorism Coverage under The Terrorism Risk Insurance Act of 2002 up to a Blanket Limit of \$75,000,000
- Coverage for Underground Pipes

Property Exclusions and/or Limitations of Coverage:

- Domestic Terrorism
- Cyber Exclusion
- Pollution
- Mold
- Earthquake and Flood Perils Excluded
- Asbestos
- Building Vacant More Than 60 Days, Excluded Perils Are:
 - Vandalism
 - Building Glass Breakage
 - Sprinkler Leakage
 - Theft or Attempted Theft
 - Water Damage
 - 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

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
- Mold, Fungi, Bacteria Exclusion
- Nuclear Exclusion – ISO Form
- War Exclusion
- Designated Premises Limitation
- Cross Suits Liability Exclusion
- Silica Dust Particular Matter Exclusion

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Premises Environmental Liability Insurance - Claims Made Policy

Limits:

\$250,000	Each Pollution Condition
\$25,000,000	Program Aggregate Limit
\$25,000	Self-Insured Retention

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, \$10M, \$25M Limits Available

Monoline Excess Following Form with Chartis Insurance Co.

- \$1M to \$25M Limits Available

Monoline Umbrella Liability Coverage available with Various Markets

- \$10M Limit

For more information, contact:

Jon Rains

Vice President, Underwriting Manager

T 626.395.0262

E jon.rains@amwins.com

Kathleen Turknette

President

T 626.395.0263

E kathleen.turknette@amwins.com

Specialty Programs & Facilities Managers, Inc.

790 East Colorado Blvd., Suite 510

Pasadena, CA 91101

T 626.395.0850

F 626.395.0853

CA License #0C09621

amwins.com/spfm

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