

# COMMERCIAL PROPERTY INSURANCE

## PRIMARY, QUOTA SHARE, OR EXCESS BASIS

Sometimes, placing a client's commercial property isn't straightforward or easy. If you're looking for a specialty wholesaler who understands complex property risk, look no further than DeCotis. We have AM Best A-rated markets that can provide coverage for Lessors Risk Only (LRO) and various buildings, from condo associations to manufacturing facilities and warehouses.

### HAVE YOU HEARD?

At DeCotis, you can also secure a **separate policy for wind and hail** for your commercial clients' facilities and warehouses.

### COMMERCIAL PROPERTY COVERAGE HIGHLIGHTS

#### CUSTOMIZED COVERAGE:

- Single Peril or Special Form
- Wind & Hail Only Coverage Available

#### GENERAL LIABILITY:

- Primary and Excess

#### TARGET OCCUPANCY

- Assisted Living & Long-Term-Care Facilities
- Condominium Buildings
- Day Cares, Preschools, & Montessori or Charter Schools
- Golf/Country Clubs
- Health Care Establishments
- Hotels/Motels
- Light Manufacturing & Assembly Facilities

#### PROPERTY:

- Full Value, Primary, Quota Share, or Excess Basis
- Up to \$30 Million per Location (Limited to \$5 Million in Southeast States)
- \$10 Million for Habitational Risks
- Flexible Deductible Options
- \$250 Million TIV Cap (\$100 Million TIV Cap in Southeast States)

- Lessors Risk Only (LRO)
- Parking Garages
- Religious Institutions
- Restaurants
- Retail or Office Building
- Sports & Recreation Clubs
- Theaters & Venue Spaces
- Warehouses

### QUOTES AND SUBMISSIONS

We will accept **ACORD applications with SOV** and Habitational Supplemental applications with three years of loss history.

To obtain a quote, you can submit an application to [Quotes@Decotis.com](mailto:Quotes@Decotis.com) or scan the QR code to quote online.

