

FAST FACTS | LESSORS RISK ONLY (LRO) INSURANCE



THE ECONOMY IS UP. AND SO ARE A LANDLORD'S RISKS.

GET ON THE GROUND FLOOR OF A BIG OPPORTUNITY

To understand the potential of the commercial real estate market, stand on any street corner. You'll see office buildings, warehouses and shopping centers teeming with activity, and swarming with new opportunities for landlords.

The Hartford's Lessors Risk Only (LRO) insurance includes property and liability coverage specifically designed to help protect landlords. And by adding a Building Stretch®, landlords can have coverage if a tenant breaks their lease early if the space they're renting becomes untenable due to a covered cause of loss. Or, if storm damage forces tenants to vacate, it can cover a tenant's expenses to move back to the space previously vacated. The Hartford's LRO coverage can be a real door-opener for writing new business.

ROBUST APPETITE

Use Program Definition for Classification Used. For example:

- For Offices, use the Professional Office Program
- For Manufacturers, use the Manufacturing Program
- For Wholesalers, use the Wholesaler Program
- For Shopping Centers, use the Retail Program

WHAT MAKES A PROPERTY A PRIME OPPORTUNITY

The timing is right to move in to the commercial real estate market, and we're anxious to help. Here are some characteristics that make a property a preferred property:

- Newer building (e.g., < 20 years old) with higher quality building construction (e.g., masonry non-combustible or better)
- Building is suitable for occupancy, in excellent physical condition and well-maintained
- Parking lot well lit and maintained
- 100% occupied; low hazard tenants (e.g., clothing store, medical office, ice cream parlor)
- Owner/property manager on-site, or frequent site visits/inspections by building owner
- Certificates of Insurance from all tenants
- Strong lease wording/indemnification controls from tenants and subcontractors (e.g., snow removal, building maintenance)

Prepare. Protect. Prevail. With The Hartford.®

RPM Managing General Agency, Inc.
 Daniel Locklear, Senior Broker/Underwriter
 800.394.2767 Ext. 1061 Fax: 800.441.2667 *Send completed ACORDS to info@rpmnga.com*



HELPING SMALL BUSINESSES PLAY ON

For more than 200 years, The Hartford has helped prepare and protect over 1 million small businesses... so they can PLAY ON.



ICON QUOTING. YOUR NEW ELEVATOR.

Using our ICON Quoting System is a way of pressing the UP button for your business. Because the quicker you can produce bindable quotes, the more business you can produce.

Our ICON System:

- Prepares quotes in just 5 minutes
- Produces bindable quotes more than 50% of the time
- Compares quotes side-by-side

Here are some building exposures we find less desirable:

- Older building (e.g., > 50 years old) with low quality construction type (e.g., frame or joisted masonry)
- Poor physical condition and/or maintenance
- Converted dwelling or not built for occupancy type
- Vacancy >40%; frequent tenant turnover
- Absentee owner/landlord
- Low insurance to value and/or "ACV only" requested
- Inadequate controls on cooking equipment

We understand that every property has both great and not-so-great features. So before you exit a deal, speak to one of our underwriters. They're here to help you find solutions that work and will usually get back to you within a day.

PRODUCTS THAT OPEN DOORS

The Hartford has developed a full range of products and services to help you land more sales with landlords.

Spectrum® Business Owner's Policy (BOP)

The Hartford's Business Owner's Policy includes lots of built-in coverages that lessors risk customers will appreciate. For example, our base BOP includes coverages building owners need, like Newly Acquired Property with an automatic increase in building limit coverage for new buildings constructed at a scheduled premises. And the limit provided can be increased through a Stretch endorsement.

Our Stretch endorsements bundle key coverages that help take the guesswork out of selecting coverage that's just right. For example, our Building Stretch includes coverage for:

- Business Income for Off-Premises Utility Services (only a 12-hour waiting period)
- Off-Premises Utility Services - direct damage
- Ordinance or Law - increased limits
- Lessors Lease Cancellation
- Lessors - Tenant Move Back Expenses

Business Auto

Our suite of commercial realty coverages not only helps build strong relationships with landlords; they can help you drive sales of business auto insurance policies.

Our business auto coverage is as innovative as it is economical - even more-so than the average carrier. It features 19 coverage enhancements - all at no extra charge - plus features like Fender Bender and Accident Forgiveness.

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This document contains only a general description of coverages that may be provided and does not include all of the features, exclusions and conditions of the policies it describes. Coverage is subject to the policy terms and is individually underwritten. Please refer to the actual policies for complete details of coverage and exclusions. In the event of a conflict, only the terms of an actual issued policy will prevail. Coverage may not be available in all states or to all businesses.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, Hartford Plaza, Hartford, CT 06155.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license #8701) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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Property
Liability
Workers' Comp
Business Auto