



Self-Storage Facilities Policy

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Lloyds (Texas).

The Self-Storage Facilities coverages described here are in the most general terms, and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

Central's Self-Storage Facilities Policy is specially designed to provide the property and liability protection needed by most self-storage businesses.

Property Protection

The property portion of the policy deals with covered losses to buildings, fixtures, and equipment. Coverage is also provided for the actual amount of a covered loss to business income and extra expenses incurred as a result of a covered loss at the premises (12 months of coverage included for most self storage operations).

Additional Property Protection Available:

The Self-Storage Program offers a broad range of optional property related coverage for an additional premium:

- Hazardous Contents Removal Form provides reimbursement for expenses to remove and legally dispose of customers' hazardous contents left or abandoned at an insured location.
- The Central Premier Plus® offers over 25 enhanced property and crime related coverages in a single, affordable endorsement. The coverage is provided on a blanket basis with available limits of \$25,000, \$50,000, \$100,000 or \$250,000 and applies separately at each premises listed on the policy. In the event of a covered loss, the blanket limit can be applied to one coverage or apportioned among several coverage extensions. When the Premier Plus endorsement is attached, Equipment Breakdown coverage is also added to the policy.
- Data Compromise and Identity Theft Recovery

Liability Protection

Business Liability coverage protects against legal liability resulting from covered claims of others for bodily injury and damage to their property. It also provides coverage for your legal expenses in the event of a costly lawsuit arising from such claims. Liability limits are available from \$300,000 to \$1,000,000 (per occurrence). Higher limits are available under our Commercial Excess policy.



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Additional Liability Protection:

To pay for the legal obligations arising out of the storage of customers' goods at the self-storage facility, the **Self-Storage Facilities Coverage form** is automatically included for a limit of \$50,000 at no additional charge. Higher limits are available for an additional premium. This includes coverage for the following:

- Customers' Goods Legal Liability
- Liability from Lockout, Sale, Removal or Disposition of Customers' Property
- Emergency Removal
- Accrued Rental Charges
- Fences and Gates - covered for Named Perils
- Sublimits apply for coverage such as:
 - Debris Removal
 - Pollutant and Contaminant Cleanup
 - Earned Self Storage Charges
 - Employee Theft Extension

Liability options available for an additional premium are:

- The General Liability Plus (GL Plus) Endorsement provides a number of general liability enhancements in one convenient package at a very affordable price.
- Limited Pollution Liability coverage for a short term event
- Employment Practices Liability

Additional Services

Every Central policy is backed by our Loss Control and Claims Services. Central's loss control consultants are available to help you protect your business and profits through safety and accident prevention activities designed to reduce and control hazards to people and property. However, if you should ever experience a claim, Central's Claims representatives will provide prompt, fair claims handling consistent with the size and complexity of the loss.



Questions?

Your agent is backed by a company with a reputation for prompt, friendly service. Please contact your agent with any questions regarding this coverage.

A (excellent) rating by A.M. Best Company

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