Appetite Guide

# **Lessor's Risk Only**

Non-admitted coverage for your commercial landlords

## **COVERAGES**

Pathpoint

- General liability, property, and package options
- General liability limits up to \$1M/\$2M
- Property up to \$3.3M TIV/\$5.6M per policy
- Wind deductibles as low as 2%
- Business personal property up to \$5k

# **APPETITE**

- Lower 48 states + DC
- Mixed-use buildings
- Buildings constructed after 1850
- High-risk coastal properties accepted
- Terms automatically set based on distance to coast
- New purchases
- Coverage lapses
- Locations with prior loss history
- Residential and commercial tenancies
- Occupied and vacant properties
- Small businesses operated in the United States except for
  - chemicals, flammable materials, explosives, fireworks sales/storage, livestock, and nightclubs

## Why Pathpoint?



#### Multiple Quotes

Pathpoint gives you all available options



#### Your Expertise

You decide what's best for your insured



#### Quick Service

Underwriting referrals quoted within 7 business hours



#### A-rated Carriers

Our carriers are rated A or better by A.M. Best Company



#### Nationwide

Ability to write in all 50 states

### **ADVANTAGES**

- AM Best A-rated carriers Nautilus and Westchester
- Quick quotes in minutes
- Mix and match quoting
- Digital binding and processing

### **TOP CLASSES**

- 1-4 rental dwellings
- Apartments
- Apartments gardens
- Banks
- Bars/restaurants
- Cannabis/CBD dispensaries
- Cannabis growers
- Mercantile
- Manufacturing

- Offices
- Parking (open air)
- Parking (shopping centers)
- Parking (private)
- Parking (public)
- Shopping centers
- Short-term rentals
- Warehouses
- Vacation rentals

Still have questions? Contact your account representative or ons@nathpoint com