



IAT INSURANCE
GROUP
SERVICE
INSURANCE
COMPANY

OFFICE INSURANCE PACKAGE

UNDERWRITTEN BY SERVICE INSURANCE COMPANY

As a member of the IAT Insurance Group, Service Insurance Company, rated A- (Excellent) VI by A.M. Best, offers a variety of Commercial Property coverages in Florida through our network of independent agents. Our Office Package provides property coverage and general liability coverage for buildings designed and exclusively occupied for office purposes.

COVERAGES/LIMITS INCLUDED

- ◇ Building Coverage – Special Form
- ◇ Sinkhole – Building Limit
- ◇ Waiver of Co-Insurance
- ◇ New Acquired Buildings - \$250,000
- ◇ Outdoor Signs Limited Coverage - \$2,500
- ◇ Property of Others - \$2,500
- ◇ Ordinary Glass – Included in Building Limit
- ◇ 2000 Plus Endorsement – \$2,000 Refill Extinguishers, \$2,000 Fire Dept. Service Charge, \$2,000 Arson Reward, \$2,000 Lock Replacement.
- ◇ General Liability - \$1,000,000/\$3,000,000 Occurrence/Aggregate
- ◇ Fire Legal Liability – Included in GL Limit \$1,000,000
- ◇ Products-Completed Operations – Included in GL Limit \$3,000,000
- ◇ Personal/Advertising Injury – Included in GL Limit \$1,000,000
- ◇ Medical Payments - \$1,000/\$10,000 Occurrence/Aggregate
- ◇ Non-Owned/Hired Auto - \$1,000,000
- ◇ Deductible – AOP - \$5,000 Wind/Hail - 2%



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OPTIONAL COVERAGES/ ADDITIONAL LIMITS

- ◇ Building Limits - Refer over \$5,000,000
- ◇ Location Value up to \$30,000,000
- ◇ Business Personal Property – Available Limits \$10,000/\$500,000
- ◇ Business Income/Rental Value/Extra Expense
- ◇ Robbery/Safe Burglary Coverages - To \$5,000
- ◇ Money and Securities Inside & Outside - To \$5,000
- ◇ Employee Dishonesty - To \$250,000
- ◇ Valuable Papers - To \$25,000
- ◇ Accounts Receivable - To \$25,000
- ◇ Signs - To \$25,000
- ◇ Custom Glass - To \$25,000
- ◇ General Liability - \$300,000/\$900,000 Occurrence/Aggregate
\$500,000/\$1,500,000 Occurrence/Aggregate
- ◇ Medical Payments - \$2,000/\$10,000 Occurrence/Aggregate
\$3,000/\$10,000 Occurrence/Aggregate
\$5,000/\$25,000 Occurrence/Aggregate
- ◇ Equipment Breakdown
- ◇ Ordinance or Law A/B/C Coverage Available
- ◇ Exclude Wind/Hail Coverage Available

AVAILABLE CREDITS

- ◇ Sprinkler up to 23%
- ◇ Claim Free Renewal Credit up to 7%
- ◇ Protection Device Credit up to 6%
- ◇ New Building Credit less than 10 years old 6%.
- ◇ Individual Risk Premium Modification (IRPM) up to 25%.

ELIGIBLE RISKS:

- ◇ Built 2002 and newer, and older well maintained buildings with roof retrofitted to the 2001 Florida Building Codes, and not exposed to Front/First Row from Tidal Water wind exposure.
- ◇ Lessors risk, Owner Occupied and Condominium Buildings
- ◇ Occupancies with moderate foot traffic
- ◇ Insured to 100% Replacement Cost
- ◇ 6 or less stories
- ◇ JM and Better Construction
- ◇ ISO Protection Classes 1 thru 8

AVAILABLE DEDUCTIBLES

- ◇ Deductible AOP \$1,000, \$2,500, \$5,000
- ◇ Wind/Hail 1%, 2%, 5%

IAT Insurance Group is a global insurance organization made up of 6 operating divisions – each sharing the same quality standards, commitment to service and innovation. IAT Insurance Group leverages its experienced leadership talent, sound analytics, proven operating platforms, and extensive risk capabilities across the entire enterprise to deliver specialized, sustainable insurance solutions for its commercial and personal lines clients.

