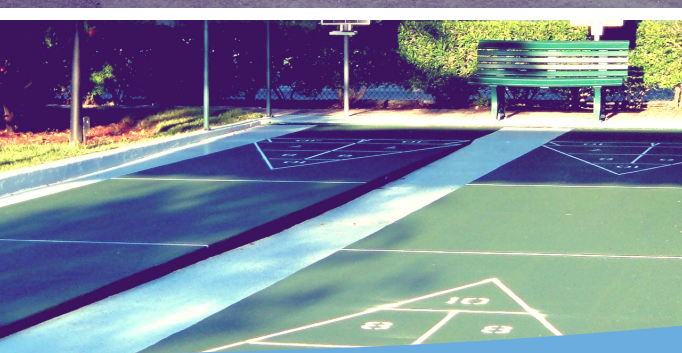


# Commercial Lines Program Summary: **TOWER HILL PRIME**





## COMPANY BACKGROUND

Founded in 1972, Tower Hill Insurance Group has become one of Florida's most trusted names in homeowners insurance and select commercial business niches. Our commitment to Florida's homeowners and business owners has been proven again and again throughout the years. We have weathered many strong storms in Florida and helped our customers rebuild after each one.

We began as a small insurance agency in South Florida and have grown into one of the largest insurance providers in Florida. With more than 400 employees and in partnership with over 500 independent insurance agencies throughout the state, we currently insure 400,000+ Florida homes and 6,000+ community associations and businesses.

Tower Hill Insurance Group serves businesses in Florida with a variety of program options. All commercial business is marketed exclusively through Tower Hill's statewide network of independent insurance agencies. We are committed to offering our customers exceptional products at competitive prices and dedicated to providing superior customer service.

### **Our programs include value-added benefits, such as:**

- On-site visits and recommendations from field loss-control specialists
- Periodic review of claims to assist with loss control and mitigation of loss; assignment of dedicated adjuster to each account
- Development of the broadest property and casualty products to meet the needs of our consumers

## RISK SELECTION CRITERIA

- \$20 million total insured value (TIV) per location
- 25 years or newer (unless updated)
- 7 stories or less
- Joisted Masonry (JM) construction or better; Frame Construction considered in North and Central Florida
- Coastal guidelines allow for risks over 1 mile from coastal waters, excluding barrier islands, subject to single risk modeling. Newer risks may be considered when located less than 1 mile from coastal water subject to modeling results.

## PAYMENT PLAN OPTIONS\*

- **Insured Direct Bill Full Pay**
- **Agent Direct Bill Full Pay**
- **Semi-Annual Installment Payment Plan\*\*** – Requires a minimum 60% of the premium down payment and 100% of fees and assessments due at policy inception, with the remainder due 180 days from policy inception. There is no fee or service charge applied to the initial 60% down payment. There is a \$3.00 service charge that will apply to each installment.
- **Quarterly Installment Payment Plan\*\*** – Requires a minimum 45% of the premium down payment and 100% of fees and assessments due at policy inception. Installments are due 90, 180, and 270 days from policy inception date. There is no fee or service charge applied to the initial 45% down payment. There is a \$3.00 service charge that will apply to each installment.

*\*All future renewals will be billed under the same plan unless otherwise instructed by the insured or agent.*

*\*\*Installment Payment Plans are not available to outside premium financing companies. If insured elects to use premium financing, 100% of the premium must be submitted with a legible copy of the outside finance agreement.*

# Commercial Lines Program Summary:

## **TOWER HILL® PRIME** *Commercial Residential Property*



# COMMERCIAL LINES PROGRAMS

## *Monoline Property Policies*

Tower Hill Insurance Group provides monoline property insurance for Florida businesses through Tower Hill Prime Insurance Company in the following Commercial Residential program classes:

- Apartments
- Homeowners Associations
- Townhomes
- Residential Condominiums
- Mobile Home Park (Resident Owned Community only)

Beginning June 30, 2015, a monoline property policy will be available in the following Non-Residential program classes:

- Office risks, including owner occupied, tenant occupied, banks and financial institutions, medical, and LRO offices
- Retail risks, specifically retail centers (LRO)

### **FORMS AVAILABLE**

Basic, Broad, Special including Theft, Special excluding Theft

Rates are based on 80% coinsurance; All Perils (subject to exclusions and limitations)

All Commercial business is marketed exclusively through Tower Hill's statewide network of independent insurance agencies. We are committed to offering our customers exceptional products at competitive prices. Dedicated to providing superior customer service, our programs include value-added benefits such as on-site visits and recommendations from field loss-control specialists.

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For additional information, please call 800.509.1592 to speak with your Commercial Lines Underwriter or Commercial Lines Marketing Representative.



# COMMERCIAL RESIDENTIAL – *Monoline Property Policy*

## ELIGIBILITY

Apartments, Homeowners Associations, Townhomes, and Condominiums up to seven (7) stories, and Mobile Home Parks (Resident Owned Communities only)

## TARGETED RISK

A \$400.00 minimum policy premium applies for all monoline property policies.

Accounts up to \$20 million; risks considered up to 25 years old with updates; JM Construction or better; frame construction considered with sprinkler protection in North and Central Florida

## ADDITIONAL COVERAGES/EXTENSIONS (included in basic property policy)

Fire Department Service Charges	Newly Acquired Building and Business Personal Property (BPP)	Personal Effects		Property of Others
Up to \$2,500 per location	Up to 60 days after acquired or constructed	\$5,000 per person and \$10,000 at each described location		Up to \$10,000
Valuable Papers and Records	Personal Property Off Premises	Outdoor Property	Accounts Receivable	Fire Extinguisher System Re-Charge Expense
Cost of Research, Up to \$50,000	Up to \$25,000	Up to \$10,000	Up to \$50,000	Up to \$2,500
Lock Replacement	Reward Reimbursement	Inventory and Appraisals of Loss	Outdoor Signs (Attached)	Property in Transit
Up to \$1,000	Up to \$5,000	Up to \$2,500	Up to \$20,000	Up to \$25,000 (cause of loss – special form)

## OPTIONAL COVERAGES AVAILABLE (additional premium may apply)

Sinkhole	Ordinance or Law Coverage	Business Income and Extra Expense	Special Class Property	Outdoor Signs	Coinsurance
Yes (with 10% deductible)	Yes	1/3, 1/4, 1/6 monthly limitation options available	Yes	Yes	90% or 100%

## DEDUCTIBLES

Standard	Wind/Hail	Hurricane (Optional)
\$1,000, \$2,500, \$5,000, \$10,000, or \$25,000 per occurrence	1%, 2%, 3%, 5%, or 10%	1%, 2%, 3%, 5%, or 10% Calendar Year or Occurrence

# Commercial Lines Program Summary:

## **TOWER HILL® PRIME**

### *Non-Residential Business-Owner Policy*





# COMMERCIAL LINES PROGRAMS

## *Business-Owner Policies*

Tower Hill Insurance Group provides commercial insurance for Florida businesses through Tower Hill Prime Insurance Company, an admitted carrier, in the following Non-Residential program classes:

- **Office and Retail**, including professional office complexes, lessor's risk, multi-tenant retail shopping centers, and tenant office risks
- **Hotel/Motel**
- **Mercantile Advantage**, including more than 60 select retail, wholesale and distribution classes such as coffee shops, delis, hardware stores, home improvement stores, ice cream shops, music stores, shoe stores, and more
- **Self-Storage Facility**

## FORMS AVAILABLE

ISO Form BP 0003: No coinsurance; All Perils (subject to exclusions and limitations); all policies issued using ISO Businessowners forms (2002 edition date)

# OFFICE AND RETAIL

## ELIGIBILITY

Buildings or offices, LRO coverage, professional office complexes, multi-tenant retail shopping centers, tenant office risks, other related risks with more than 10% occupancy; actively seeking and advertising for new tenants

## TARGETED RISK

A \$500.00 minimum policy premium applies for all Tower Hill Prime BOP policies.

Accounts with up to \$20 million; risks considered up to 25 years old with updates; JM Construction or better; frame construction considered with sprinkler protection in North and Central Florida.

## BUSINESSOWNERS LIABILITY COVERAGE

Premises Operations	Products/Completed Operations	Personal Injury & Advertising Injury	Limits Available	Medical Expenses
Yes	Yes	Yes	\$300,000; \$500,000; or \$1 million per occurrence; annual general aggregate 2x limit	\$1,000 or \$5,000

## ADDITIONAL COVERAGES/EXTENSIONS (Included in basic policy)

Unscheduled Buildings and/or Business Personal Property	Tree Removal and Tree Debris Removal	Debris Removal of Cover Property:	Business Income and Extra Expense	Extended Business Income
Up to \$5,000 per location	Up to \$2,500 per location	Up to 25% of the RC loss as a sub-limit (within limit of insurance), with \$10,000 as an additional amount of insurance	Up to 4 months actual loss sustained (except for tenant risks); exclusion or 12-month options available	Up to 30 days and \$5,000 limit

Preservation of Property	Fire Department Service Charges	Pollutant Clean-Up and Removal	Civil Authority: Business Income and Extra Expense (72-Hour Waiting Period)	Money Orders and Counterfeit Paper Currency	Forgery and Alteration	Increased Cost of Construction
Up to 30 days	Up to \$1,000	Up to \$10,000 per location	Up to 3 weeks	Up to \$1,000	Up to \$2,500	Up to \$10,000

Interior and Exterior Building Glass	Personal Property Off Premises	Newly Acquired Building and Business Personal Property (BPP)	Annual Automatic Value Increase for Buildings	Fire Extinguisher System Re-Charge Expense	Valuable Papers	Accounts Receivable
Yes	Up to \$5,000 (with limitations)	\$250,000 for buildings; \$100,000 for BPP (30 days or when policy expires)	Yes	Up to \$5,000	Up to \$10,000 on premises and \$5,000 off premises	Up to \$10,000 on premises and \$5,000 off premises



# OFFICE AND RETAIL

## OPTIONAL COVERAGES AVAILABLE (additional premium may apply)

Outdoor Signs	Property Damage Legal Liability: Property of Others	Hired and Non- Owned Automotive Liability	Liquor Liability	Money and Securities
Yes (with separate deductible)	Yes	Yes	Yes	Up to \$5,000 or \$10,000 inside and \$2,000 outside (with separate \$1,000 deductible)
Ordinance or Law Coverage	Employee Benefits Liability	Tool & Equipment: Blanket; Scheduled; Non-Owned; Employee Tools	Association Directors' and Officers' Liability, D&O	Water Backup and Sump Overflow
Yes	Yes (Claims- Made Form)	Yes (limits and restrictions apply)	Yes (Claims-Made Form)	\$5,000 or \$25,000 limit

## DEDUCTIBLES

Standard	Wind/Hail	Hurricane (Optional)
\$1,000, \$2,500, \$5,000 or \$10,000 per occurrence	2%, 3%, 5%, 10%, or 15%	2%, 3%, 5%, 10%, or 15%

## FORMS AVAILABLE

ISO Form BP 0003: No coinsurance; All Perils (subject to exclusions and limitations); all policies issued using ISO Businessowners forms (2002 edition date)

# HOTEL/MOTEL

## ELIGIBILITY

Hotels and motels individually owned or franchised

## TARGETED RISK

A \$500.00 minimum policy premium applies for all Tower Hill Prime BOP policies. Accounts with up to \$20 million; risks considered up to 25 years old with updates; JM Construction or better; frame construction considered with sprinkler protection in North and Central Florida.

## BUSINESSOWNERS LIABILITY COVERAGE

Premises Operations	Products/ Completed Operations	Personal Injury & Advertising Injury	Limits Available	Medical Expenses	Fire Legal Liability
Yes (including assault and battery)	Yes	Yes	\$300,000; \$500,000; or \$1 million per occurrence; annual general aggregate 2x limit	\$1,000 or \$5,000	\$50,000

## ADDITIONAL COVERAGES/EXTENSIONS (included in basic policy)

Unscheduled Buildings and/ or Business Personal Property	Tree Removal and Tree Debris Removal	Debris Removal of Cover Property:	Business Income (72-Hour Waiting Period)	Extended Business Income
Up to \$5,000 per location	Up to \$2,500 per location	Up to 25% of the RC loss as a sub-limit (within limit of insurance), with \$10,000 as an additional amount of insurance	Up to 4 months actual loss sustained; exclusion or 12-month options available	Up to 30 days and \$5,000 limit

Preservation of Property	Fire Department Service Charges	Pollutant Clean-Up and Removal	Civil Authority: Business Income and Extra Expense (72-Hour Waiting Period)	Money Orders and Counterfeit Paper Currency	Forgery and Alteration
Up to 30 days	Up to \$1,000	Up to \$10,000	Up to 3 weeks	Up to \$1,000	Up to \$2,500

Interior and Exterior Building Glass	Personal Property Off Premises	Newly Acquired Building and Business Personal Property (BPP)	Annual Automatic Value Increase for Buildings	Fire Extinguisher System Re-Charge Expense	Valuable Papers
Yes	Up to \$5,000 (with limitations)	\$250,000 for buildings; \$100,000 for BPP (30 days or when policy expires)	Yes	Up to \$5,000	Up to \$10,000 on premises and \$5,000 off premises



# HOTEL/MOTEL

## ADDITIONAL COVERAGES/EXTENSIONS (included in basic policy) *Continued*

Innkeepers Liability		Extra Expense	Increased Cost of Construction
\$1,000 per guest; \$25,000 per occurrence; \$25,000 aggregate limit		Up to 4 months; exclusion option available	Up to \$10,000
Lock Replacement	Accounts Receivable	Outdoor Property	Guests' Property
Up to \$2,500	Up to \$10,000 on premises and \$5,000 off premises	Yes (for losses due to aircraft, vehicles, or vandalism)	Yes (exclusions apply)

## OPTIONAL COVERAGES AVAILABLE (additional premium may apply)

Outdoor Signs	Business Income	Extended Business Income	Extra Expense	Money and Securities	
With separate deductible	120 days or 360 days; Loss of Income (actual loss sustained)	Up to 360 additional days; subject to a stated and actual loss sustained	120 days or 360 days	Up to \$5,000 or \$10,000 inside and \$2,000 outside (with separate \$1,000 deductible)	
Hired and Non-Owned Automotive Liability	Liquor Liability	Ordinance or Law Coverage	Employee Benefits Liability	Tool & Equipment: Blanket; Scheduled; Non-Owned; Employee Tools	Water Backup and Sump Overflow
Yes	Yes	Yes	Yes (Claims-Made Form)	Yes (limits and restrictions apply)	\$5,000 or \$25,000 limit

## DEDUCTIBLES

Standard	Wind/Hail	Hurricane (Optional)
\$1,000, \$2,500, \$5,000 or \$10,000 per occurrence	2%, 3%, 5%, 10%, or 15%	2%, 3%, 5%, 10%, or 15%

## FORMS AVAILABLE

ISO Form BP 0003: No coinsurance; All Perils (subject to exclusions and limitations); all policies issued using ISO Businessowners forms (2002 edition date)

## MERCANTILE ADVANTAGE

### ELIGIBILITY

Select retail, wholesale, and distribution business classes, including clubs

### TARGETED RISK

A \$500.00 minimum policy premium applies for all Tower Hill Prime BOP policies.

Accounts with up to \$20 million; risks considered up to 25 years old with updates; JM Construction or better; frame construction considered with sprinkler protection in North and Central Florida.

### BUSINESSOWNERS LIABILITY COVERAGE

Premises Operations	Products/ Completed Operations	Personal Injury & Advertising Injury	Limits Available	Medical Expenses	Fire Legal Liability
Yes	Yes	Yes	\$300,000; \$500,000; or \$1 million per occurrence; annual general aggregate 2x limit	\$1,000 or \$5,000	\$50,000

### ADDITIONAL COVERAGES/EXTENSIONS (included in basic policy)

Unscheduled Buildings and/ or Business Personal Property	Tree Removal and Tree Debris Removal	Debris Removal of Cover Property:	Business Income and Extra Expense	Extended Business Income
Up to \$5,000 per location	Up to \$2,500 per location	Up to 25% of the RC loss as a sub-limit (within limit of insurance), with \$10,000 as an additional amount of insurance	Up to 4 months, actual loss sustained (except tenant risks); exclusion or 12-month options available	Up to 30 days and \$5,000 limit

Preservation of Property	Fire Department Service Charges	Pollutant Clean-Up and Removal	Civil Authority: Business Income and Extra Expense (72-Hour Waiting Period)	Money Orders and Counterfeit Paper Currency	Forgery and Alteration	Increased Cost of Construction
Up to 30 days	Up to \$1,000	Up to \$10,000	Up to 3 weeks	Up to \$1,000	Up to \$2,500	Up to \$10,000

Interior and Exterior Building Glass	Personal Property off Premises	Newly Acquired Building and Business Personal Property (BPP)	Annual Automatic Value Increase for Buildings	Fire Extinguisher System Re-Charge Expense	Valuable Papers	Accounts Receivable
Yes	Up to \$5,000 (with limitations)	\$250,000 for buildings; \$100,000 for BPP (30 days or when policy expires)	Yes	Up to \$5,000	Up to \$10,000 on premises and \$5,000 off premises	Up to \$10,000 on premises and \$5,000 off premises



# MERCANTILE ADVANTAGE

## OPTIONAL COVERAGES AVAILABLE (additional premium may apply)

Outdoor Signs	Innkeepers Liability	Hired and Non-Owned Automotive Liability	Liquor Liability	Ordinance or Law Coverage
Yes (with separate deductible)	\$2,500 per guest; \$25,000 per occurrence; \$25,000 aggregate limit	Yes	Yes	Yes
Money and Securities		Tool & Equipment: Blanket; Scheduled; Non-Owned; Employee Tools	Employee Benefits Liability	Water Backup and Sump Overflow
Up to \$5,000 or \$10,000 inside and \$2,000 outside (with separate \$1,000 deductible)		Yes (limits and restrictions apply)	Yes (Claims-Made Form)	\$5,000 or \$25,000 limit

## DEDUCTIBLES

Standard	Wind/Hail	Hurricane (Optional)
\$1,000, \$2,500, \$5,000 or \$10,000 per occurrence	2%, 3%, 5%, 10%, or 15%	2%, 3%, 5%, 10%, or 15%

## FORMS AVAILABLE

ISO Form BP 0003: No coinsurance; All Perils (subject to exclusions and limitations); all policies issued using ISO Businessowners forms (2002 edition date)

# SELF-STORAGE FACILITY

## ELIGIBILITY

Self-storage and mini warehouse facility; most converted facilities that were not originally built as storage facilities and/or are used for other than storage purposes (e.g. to operate a business) are ineligible.

## TARGETED RISK

A \$500.00 minimum policy premium applies for all Tower Hill Prime BOP policies.

Accounts with up to \$20 million; risks considered up to 25 years old with updates; JM Construction or better; frame construction considered with sprinkler protection in North and Central Florida.

## BUSINESSOWNERS LIABILITY COVERAGE

Premises Operations	Products/ Completed Operations	Personal Injury & Advertising Injury	Limits Available	Medical Expenses	Fire Legal Liability	Sales & Disposal Liability	Customers' Goods Legal Liability
Yes	Yes	Yes	\$300,000; \$500,000; or \$1 million per occurrence; annual general aggregate 2x limit	\$1,000 or \$5,000	\$50,000	\$5,000	\$25,000

## ADDITIONAL COVERAGES/EXTENSIONS (included in basic policy)

Debris Removal of Cover Property:	Business Income (72-Hour Waiting Period)	Extended Business Income	Extra Expense	Preservation of Property	Fire Department Service Charges
Up to 25% of the RC loss as a sub-limit (within limit of insurance), with \$10,000 as an additional amount of insurance	Up to 4 months actual loss sustained	Up to 30 days	Up to 4 months	Up to 30 days	Up to \$1,000

Pollutant Clean-Up and Removal	Civil Authority: Business Income and Extra Expense (72-Hour Waiting Period)	Money Orders and Counterfeit Paper Currency	Forgery and Alteration	Increased Cost of Construction	Interior and Exterior Building Glass	Personal Property off Premises
Up to \$10,000	Up to 3 weeks	Up to \$1,000	Up to \$2,500	Up to \$10,000	Yes	Up to \$5,000 (with limitations)

Newly Acquired Building and Business Personal Property (BPP)	Annual Automatic Value Increase for Buildings	Fire Extinguisher System Re-Charge Expense	Valuable Papers	Accounts Receivable
\$250,000 for buildings; \$100,000 for BPP (30 days or when policy expires)	Yes	Up to \$5,000	Up to \$10,000 on premises and \$5,000 off premises	Up to \$10,000 on premises and \$5,000 off premises



# SELF-STORAGE FACILITY

## OPTIONAL COVERAGES AVAILABLE (additional premium may apply)

Named Peril Form	Outdoor Signs	Business Income	Extended Business Income	Extra Expense	Limited Pollutant Removal Limits Available	Sale & Disposal Liability
Yes (subject to coinsurance)	Yes (with separate deductible)	120 days or 360 days; Loss of Income (actual loss sustained)	Up to 360 additional days; subject to a stated and actual loss sustained	120 days or 360 days	\$15,000; \$25,000; or \$50,000	Increased limits available to \$100,000

Customer's Good Legal Liability	Hired and Non-Owned Automotive Liability	Money and Securities	Employee Benefits Liability	Employee Dishonesty	Tool & Equipment: Blanket; Scheduled; Non-Owned; Employee Tools	Ordinance or Law Coverage	Water Backup and Sump Overflow
Increased limits available to \$1 million	Yes	Up to \$5,000 or \$10,000 inside and \$2,000 outside (with separate \$1,000 deductible)	Yes (Claims-Made Form)	Includes property of others (with separate deductible)	Yes (limits and restrictions apply)	Yes	\$5,000 or \$25,000 limit

## DEDUCTIBLES

Standard	Wind/Hail	Hurricane (Optional)
\$1,000, \$2,500, \$5,000 or \$10,000 per occurrence	2%, 3%, 5%, 10%, or 15%	2%, 3%, 5%, 10%, or 15%

## FORMS AVAILABLE

ISO Form BP 0003: No coinsurance; All Perils (subject to exclusions and limitations); all policies issued using ISO Businessowners forms (2002 edition date)



**Tower Hill<sup>®</sup>**  
**Insurance**

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