



OFFICE/RETAIL COMMERCIAL LINES PROGRAM



OFFICE/RETAIL

Coverage Form Availability



Business-Owners Policy (BOP)



Commercial Property (CP)

Targeted Risks

- LRO exposures
- Professional office/retail centers
- Medical and dental offices
- Veterinary offices (CP only)
- Multi-tenant retail shopping centers
- Tenant-and owner-occupied office risks
- Flex-use and mixed occupancy facilities

COVERAGES AND EXTENSIONS

The following policy coverages are available with applicable limits; subject to state and carrier guidelines.

- Accounts Receivable
- Annual Automatic Value Increase for Buildings
- Business Income with Extra Expense
- Business Personal Property (BPP)
- Civil Authority: Business Income and Extra Expense (72-Hours Waiting Period)
- Debris Removal
- Extended Business Income
- Fire Department Service Charges
- Fire Extinguisher System Re-Charge Expense
- Forgery and Alteration
- Increased Cost of Construction
- Interior and Exterior Building Glass
- Money Orders and Counterfeit Paper Currency
- Newly Acquired Building and Personal Property Off Premises
- Pollutant Clean-Up and Removal
- Preservation of Property
- Tree Removal and Tree Debris Removal
- Unscheduled Buildings and/or Business Personal Property
- Valuable Papers and Records

Please refer to the following page for optional coverages that may also be available.

OFFICE/RETAIL

The following coverages and deductibles are available, subject to state and carrier guidelines. Limits and deductibles apply. All coverages are subject to the conditions, exclusions and limitations outlined in each policy.

OPTIONAL COVERAGES

- Additional Debris Removal
- Additional Valuable Papers and Records
- Employee Dishonesty
- Equipment Breakdown
- Fine Arts
- Hired and Non-Owned Automobile Liability
- Loss Assessment
- Money and Securities
- Ordinance or Law Coverage
- Outdoor Signs
- Property Damage Legal Liability: Property of Others
- Spoilage
- Tools and Equipment: Blanket or Scheduled
- Utility Services (Direct Damage and Time Element)
- Water Backup and Sump Overflow

DEDUCTIBLE OPTIONS

ALABAMA	FLORIDA	SOUTH CAROLINA	TEXAS
Wind/Hail 1%, 2%, 3%, 5%, or 10% per occurrence	Wind/Hail 1%, 2%, 3%, 5%, or 10% per occurrence	Wind/Hail 1%, 2%, 3%, 5%, or 10% per occurrence	Wind/Hail 1%, 2%, 3%, 5%, 10%, or 15% per occurrence
Hurricane 1%, 2%, 3%, 5%, or 10% per occurrence	Hurricane 1%, 2%, 3%, 5%, or 10% per calendar year or occurrence	Hurricane 1%, 2%, 3%, 5%, or 10% per calendar year or occurrence	Hurricane 1%, 2%, 3%, 5%, 10%, or 15% per calendar year or occurrence
Earthquake 5%, 10%, 15%, 20%, 25%, 30%, 35% or 40% per occurrence	Sinkhole 2%, 3%, 5%, or 10% AOP or flat dollar deductibles may also be available	Earthquake 1%, 2%, 3%, 5%, 10%, 15%, 20%, 25%, 30%, 35%, or 40% per occurrence	

Tower Hill Prime Insurance Company

An affiliate of Florida-based Tower Hill Insurance Group, Tower Hill Prime offers Commercial Lines products on an admitted basis in Alabama, Florida and South Carolina. Tower Hill Prime Insurance Company has earned a Financial Strength Rating (FSR) of B++, VIII (Good) from A.M. Best and a Financial Stability Rating® (FSR) of A (Exceptional) from Demotech, Inc., as of December 2020.



Tower Hill
Insurance

Indian Harbor Insurance Company

AXA XL's insurance companies carry a Financial Strength Rating (FSR) of A+, XV (Superior) from A.M. Best Company as of December 2020. Commercial Lines coverage is offered on an E&S basis through Indian Harbor Insurance Company. AXA XL, the property & casualty and specialty risk division of AXA, provides insurance and risk management products and services for mid-sized companies through to large multinationals, and reinsurance solutions to insurance companies globally. We partner with those who move the world forward. To learn more, visit www.axaxl.com.

In partnership with



Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Limits and deductibles apply. Please refer to the individual policy forms for specific coverage details.

For more information, contact Tower Hill Insurance at 800.509.1592