

# Specialty Programs for the Self-Storage Industry



## Industry-Leading Coverage from MiniCo Insurance Agency

MiniCo's self-storage specialty insurance offers property and casualty coverage for self-storage businesses as well as specialty coverages to protect your investment.

- ▶ **Customer Goods Legal Liability**
- ▶ **Sale and Disposal Liability**
- ▶ **Limited Pollutant Removal**
- ▶ **Employee's Personal Liability**
- ▶ **Employment Practices Liability**

*Optional coverage enhancements include:*

### **Blanket Property Coverage**

Extends blanket coverage over all locations.

### **Extended Business Income Coverage**

Provides the option to extend coverage for actual loss incurred from the included 15 months to 18 or 24 months.

### **Data Compromise Coverage**

Provides the following services to help businesses respond to data theft including electronic theft (hacking), laptop theft, theft of hard copy files, employee theft of corporate data, accidental publishing, fraud, and procedural efforts.

### **System Protection**

Coverage for equipment breakdown exposures including security systems; electronic gate systems; HVAC compressors, pumps, fans and blowers; and business equipment to include computers, cash registers, telecommunication systems and photocopier machines.

### **Employment Practices Liability**

Coverage for claims against the insured for wrongful employment practices. Includes defense against allegations.

### **Blanket Additional Insured**

Coverage for additional insured acquired by contract – this includes landlords and lessors of leased equipment – at no charge. This form applies on a blanket basis, and the individual entities are not named on the policy.

## Additional coverage is provided for the following exposures:

- ▶ **\$10,000 for employees' personal property (may be increased up to \$15,000).\***
- ▶ **Building ordinance coverage included in property limit.**
- ▶ **\$25,000 business personal property off premises and in transit.**
- ▶ **\$25,000 valuable papers and records coverage (may be increased up to \$250,000).\***
- ▶ **\$25,000 accounts receivable coverage (may be increased up to \$250,000).\***
- ▶ **\$20,000 additional media and data coverage (may be increased up to \$250,000).\***
- ▶ **Identity recovery coverage is now included. This coverage provides case management service and expense reimbursement coverage if certain requirements are met.**

*\*This coverage enhancement may not be available in all states.*

MiniCo's self-storage specialty commercial insurance is available through independent insurance agents. Working with your agent gives you access to valuable benefits from MiniCo including:

- ▶ **Risk management for your business**
- ▶ **Direct access to senior claims executives**
- ▶ **Seasoned underwriting professionals**



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**800-447-8383 / [www.minico.com](http://www.minico.com)**

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10/15