# SPECIAL MULTI-PERIL PROGRAM - SMP

# **UNDERWRITING GUIDE**

- Multi-Use Buildings/Lots
- Buildings under construction/renovation
- Vacant Buildings
- Contractors GL (Must also have at least \$1K BPP)
- Janitorial Services
- > Tent Rentals



### **PRODUCT FEATURES**

- Replacement Cost (RC) and Actual Cash Value (ACV) available
- Equipment Breakdown coverage available
- Business Income with Extra Expense coverage available
- ➤ A la carte coverages available
  - > Theft of building materials
  - Hired and Non-Owned Auto liability
  - > Fire Legal liability
- > Inflation Guard available
- No GL audits required

#### **AVAILABLE LIMITS**

- General Liability Limits up to \$1M per occurrence (\$2M available upon request)
- Property limits up to \$2M TIV (higher limits available)

# **DEDUCTIBLES**

Deductibles starting as low as \$500

#### **Our Headquarters - The Gempler Building**



# **INELIGIBLE CHARACTERISTICS**

- Daycare Centers
- > Student Housing
- Loggers & Logging Operations
- Quarrymen & Quarry Operations
- > Sawmills
- Catering
- > Owner Occupied Automobile Repair (General and Collision)
- Cannabis & Hemp related industries
- Bounce House or Inflatable Rental Industries



Let's Talk Turkey!