



# Self Storage Program

The SES Self Storage Program is Commercial Package policy for eligible self-storage facilities written on A++ XV paper.

## Preferred Account Characteristics

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- Package Policy (ISO based) including:
  - Commercial Property (Building & BPP)
  - General Liability
  - Business Income
- Equipment Breakdown
- Sale and Disposal & Customers' Goods Legal Liability
- Hired Non-Owned Automobile Liability
- Commercial Excess Liability
- Coverage & Limits:
  - General Liability up to \$2M Occurrence, \$4M Aggregate
  - Excess Liability up to \$5M
  - Hired Non-Owned up to \$1M
  - Sales & Disposal Legal Liability up to \$1M
  - Customers' Goods Legal Liability up to \$1M

## Tailored Coverage Features

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- Admitted Product
- Automatic blanket limit of insurance for select property coverages
- Business Property Enhancements:
  - Business Income automatic extension to 365 days
  - Damage to Building from Theft
  - Ordinance or Law
  - Employee Theft including Forgery or Alteration
  - Outdoor Property; Fences; Paved Surfaces; Trees/Shrubs/Plants
  - Newly Acquired - Building and Personal Property
  - Computer Equipment and Electronic Data
  - Pollutant Cleanup and Removal
  - Valuable Paper and Records
  - Back-up of Sewers and Drains

## Preferred Account Characteristics

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- TIV: \$1.5M to \$50M
- Built after 1990
- 90% or more Self-Storage occupancy
- Non-Combustible Construction
- Within 5 miles Fire Department Protection
- Outdoor storage of Watercraft, RV, Vehicle Storage, less than 20% of sales
- Claims: up to 3 in past 5yrs
- Incidental lessor's risk
- High end building conversions

## Ineligible Classes

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- Commercial Automobile
- Personal Property of Others
- Mobile Storage Operators
- Indoor Vehicle, RV and Boat storage
- Wine Storage
- Wood Frame Buildings

## Ineligible States:

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- Alaska
- Florida
- Hawaii

## Key Program Benefits

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- Carrier directed claims
- Direct Bill with installment and credit card capabilities
- Loss/Risk Control expertise

continued on reverse

## Submission Requirements:

- Current Statement of Values (SOV)
- Current coverage limits and deductibles, as well as expiring or target premium
- 4+ years of loss data (we can quote and indicate based on loss information only, but we will require actual loss runs in order to bind)
- Details surrounding any converted buildings and/or presence of any non-self-storage exposure
- Supplemental App (we can quote and indicate without this as long as the information within the app is captured within the SOV or another carrier's app, but our signed app will be required at binding)

All inquiries and new business submissions can be sent via email to [selfstorage@ses-ins.com](mailto:selfstorage@ses-ins.com).

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