



Commercial Lines Product Highlight Sheet

We aspire to be your preferred market for accounts that require individual account underwriting. Most of our Commercial Lines products are available as a monoline liability policy, a monoline property policy or a commercial package policy. We will consider property risks up to \$5 million per location depending on location and construction type. All product coverage parts have competitive minimum premiums and no liability deductible.

Construction and Premises Protective

This is a liability only policy providing comprehensive premises liability coverage and coverage for the vicarious acts of the contractor to an owner or tenant hiring a general contractor to perform either major renovations or new construction work associated with either residential or commercial construction. We provide the convenience of flexible policy terms of 3, 6, 9 or 12 months.

Ground Up Construction/Builder's Risk

Our product provides property protection for the owners or contractors who are constructing new residential or commercial buildings with up to \$5 million in property limits. Our all-risk property coverage includes theft, property in transit and soft costs. We have the ability to extend the policy until the project is completed.

Janitorial Services

This product provides comprehensive general liability and property coverage for many unique exposures faced by today's residential, office and mercantile janitorial businesses. Our flexible coverage options include contractor's equipment, rental reimbursement, lost keys, property damage extension, employee theft and blanket additional insured. We permit up to 50% of operations dedicated to floor waxing and up to a combined 50% of sales for ancillary operations involving landscaping, lawn maintenance, carpet cleaning, window cleaning and interior painting. We can accommodate risks with up to 50 workers and can consider subcontracted costs up to 50% of annual sales.

Mobile Home Parks*

Our product is designed to protect mobile home park owners for general liability and certain communal property exposures, such as a clubhouse. We can consider parks with up to 500 pads and can accommodate risks with amenities such as pools, recreation centers, play grounds, sports courts, etc. Additionally, we can provide liability coverage for owned units leased to tenants.

Owner Acting as General Contractor

This liability only product is perfect for the individual who wants to manage and control their own construction or renovation project. It is designed to cover the interest of an owner who chooses to act as the general contractor in the construction or renovation of a residential or commercial building. We provide the convenience of flexible policy terms of 3, 6, 9 or 12 months.

Truckers Liability

This liability product can also be paired with commercial property coverage to provide a package policy. It is designed to provide general liability coverage for a wide variety of truck hauling exposures. Our liability policy is non-auditable and has no liability deductible. In addition, blanket waiver of subrogation and blanket additional insured coverages are available.

Vacant Buildings

Risks that are 100% vacant are eligible for this product including those undergoing renovations. We offer flexible policy terms of 3, 6, 9 and 12 months with only at 25% minimum earned premium. We have no restrictions on the length of vacancy. Our product features the ability to offer special form and replacement cost on qualifying risks, and we automatically include vandalism coverage.

Vacant Land and Land Leased to Others

This product is specifically designed for land that is either 100% vacant or land being leased out to others. We offer flexible policy terms of 3, 6, 9 or 12 months. For leased land, we will consider properties being used for equipment storage, vehicle parking, athletic use, crop farming, animal grazing and other activities.

Commercial Umbrella and Excess

Our Excess and Umbrella products offer limits up to \$5 million for over 300 classes of business. We offer several product advantages including no self-insured retentions and competitive minimum premiums for both Excess and Umbrella quotes. We can offer terms on either a supported or unsupported basis over any underlying carrier rated B++ or better.

Commercial Excess Layering*

Our product is specifically designed for applicants who desire higher limits over other Commercial Excess or Umbrella Liability policies. Product features include the ability to provide liability limits up to \$5 million within the layers of other excess or umbrella policies (tower), competitive minimum premiums and no self-insured retentions. We can offer terms over any underlying carrier rated B++ or better for over 300 classes of business.



**Products exclusive to Devon Park Specialty*

Email submissions to commercial@devonparkspecialty.com

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.