

Commercial Property

Our commercial property coverage helps protect a business from the financial consequences of direct physical loss, including actual physical damage, reduction of value, and loss of business income.



Leading Writer

of Workers' Compensation insurance in the U.S.



\$24.8 Billion

in total assets



\$3.5 Billion

in GAAP surplus capital

Coverage Highlights

- Coverage for Building, Business Personal Property, and Business Income
- Three levels of property enhancement endorsements providing numerous ancillary coverages: Silver, Gold, & Platinum (with or without Business Income)
- Various classes of business considered, including but not limited to: Real Estate, Offices, Restaurants, Physicians, and some Habitational.
- Coverage available for both Small Commercial and Middle Market-sized risks
- Partnered Loss Control capabilities
- Valuation verification on every building
- Up to \$200M amount subject for sprinklered fire resistive or modified fire resistive construction in protection classes 1-5

Preferred Risk Characteristics

- Protection Class 1-7
- Sprinklered properties
- Noncombustible or better construction
- Building age or updates within 25 years

Property Expanded Coverage Endorsement

We offer three levels of customizable expansion endorsements: Silver, Gold, & Platinum.

The following is a sampling of the coverages offered on our Silver level of coverage:

- Business Personal Property – Expanded Premises (1,000 Feet)
- Debris Removal - \$25,000
- Newly Acquired Or Constructed Property – \$1,000,000 Building/\$500,000 Contents up to 90 days
- Ordinance Or Law-Coverages B&C – up to \$50,000
- Outdoor Property - \$25,000
- Property Off-premises - \$50,000
- Property in Transit - \$50,000
- Utility Services – Direct Damage - \$50,000
- Accounts Receivable - \$50,000
- Valuable Papers And Records - \$25,000
- Employee Theft - \$25,000
- Forgery Or Alteration - \$25,000