



Think Preferred Mutual When Writing Lessor's Risk Classes!

At Preferred Mutual, we've enjoyed mutual success with our agents in providing lessor's risk customers with comprehensive insurance coverage at a competitive price.

We want to make sure all of our agents can take advantage of our competitive pricing, so we've identified the following list of characteristics that best align with our appetite.

General Expectations

1. Signed lease agreements are required from all tenants.
2. All commercial tenants have liability coverage with limits equal to those of the landlord's liability policy.
3. Snow removal is done by an insured snow removal contractor under an annual contract.
4. The landlord is named as an additional insured on their snow removal contractor's policy and all commercial tenants' liability policies.

Lessor's Risk That Are a **GREAT FIT** for Preferred Mutual:

- Strip Malls
- Offices
- Restaurants
- Retail Stores with Apartments Above (with proper life safety controls in place)
- Offices with Apartments Above (with proper life safety controls in place)
- Bakeries
- Warehouses (non-hazardous, low fire load goods/materials)



Lessor's Risk That Are **NOT A GOOD FIT** for Preferred Mutual:

- Heavy Manufacturing
- Bars/Taverns
- Bowling Alleys
- Amusement Parks
- Boarding and Halfway Houses
- Subsidized Housing
- Government Entities
- Warehouses with high hazard or flammable goods/material storage



The above lists are intended to be used as guidelines. We understand that risks vary and we encourage you to contact your underwriter to discuss risks that fall outside the scope of these guidelines.