

Land Leased To Others Product With General Liability

- Ⓞ Risks with up to 1,000 acres
- Ⓞ Land leased for the following purposes:



Animal grazing	Crop farming (no marijuana)
Athletic fields	Equipment storage or vehicle parking
Auto sales lots (new or used)	Hunting
Building(s) on the premises (building owned by lessee)	

PRODUCT ADVANTAGES

- ▶ No liability deductible
- ▶ Ability to consider lakes and ponds
- ▶ Ability to consider risks with hunting activities
- ▶ Defense costs provided outside the limit of liability
- ▶ Hostile fire exception to pollution exclusion
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ Credits available for:
 - Applicant that requires all commercial tenants to name the applicant as an additional insured
 - Lease that requires tenant(s) to maintain and/or repair the premises, including keeping the sidewalks, driveways and parking lots adjacent to any building free of snow and ice

SUBJECT TO UNDERWRITING REVIEW

- ▶ Up to two losses or claims per coverage line incurred in the past three years

AVAILABLE LIMITS

- ▶ General liability up to \$5 million/\$5 million

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Construction activities scheduled to occur during our policy term
- ▶ Logging operations being undertaken during the policy term
- ▶ Exposure to landfills, quarries, underground mines, strip mines, caves, wells or dams
- ▶ Land leased for mineral rights
- ▶ Land used for snowmobiling, motorized vehicles, bikes or for growing marijuana
- ▶ Located in Northwest Territory; Quebec, New Brunswick, Nunavut

Note: Ineligible risk characteristics include, but are not limited to those listed above.

CALL 1-888-216-5838 FOR YOUR PHONE QUOTE

CLICK ON THE LINK ON MAIN WEB PAGE FOR ONLINE QUOTE

EMAIL COMPLETED APPLICATION TO COMMERCIAL@MILNCO.CA

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.