

# Lessor's Risk Only

Non-admitted Coverage

Appetite Guide

## APPETITE

- Property TIV up to \$2.5M
- Monoline GL/Property or Package options available
- Wind deductibles as low as 1%



## LROs WE CAN CONSIDER

- Retail tenancies
- Locations with prior loss history
- New ventures without prior coverage
- Restaurant tenants with commercial cooking exposure
- Higher hazard tenant occupancies like Bars & Taverns
- Wind coverage for coastal property
- Apartments
- Dwellings LRO
- Vacation Rentals LRO

## WHY PATHPOINT?



**Multiple Quotes**  
Pathpoint gives you all available options



**Your Expertise**  
You decide what's best for your insured



**Quick Service**  
Underwriting referrals quoted within 7 business hours



**A-rated Carrier**  
Our carriers are rated A or better by A.M. Best Company



**Nationwide**  
Ability to write in all 50 states

TARGET SEGMENTS	TENANTS OUR MARKETS CONSIDER
<ul style="list-style-type: none"> <li>• Buildings or Premises</li> <li>• Shopping Centers</li> <li>• Habitational</li> <li>• Parking</li> <li>• Vacation Rentals</li> </ul>	<ul style="list-style-type: none"> <li>• Bar, tavern or nightclub</li> <li>• Beverage store or liquor store</li> <li>• Dental laboratory</li> <li>• Detective or investigative services</li> <li>• Gas station</li> <li>• Grocery store</li> <li>• Health or exercise club</li> <li>• Medical offices</li> <li>• Pool hall</li> <li>• Restaurant</li> <li>• Supermarket</li> <li>• Tattoo parlor</li> <li>• Convenience store</li> <li>• Spa or personal enhancement facility</li> </ul>

RECENT WINS			
TYPE OF WORK	PREMIUM	CHARACTERISTICS	STATE
Restaurant tenant, full cooking	\$2,827	\$440,000 TIV; Special Form/Replacement Cost with Wind, 3% Deductible	FL
2 rental dwellings w/Swimming Pools	\$8,359	\$2,386,000 TIV, Special Form/Replacement Cost	CA
2x Four-Family Dwellings, 2x 8-unit Apartment Buildings	\$6,507	\$1,200,000 TIV; Basic Form/Actual Cash Valuation with Wind, 1% Deductible	AL
Mixed-use Restaurant tenant w/attached dwelling	\$2,894	\$450,000 TIV, Special Form/Replacement Cost with Wind, 3% Deductible	NJ

## Log into your Pathpoint account to start your submission

Still have questions? Contact your sales representative or [submissions@pathpoint.com](mailto:submissions@pathpoint.com)