



## Land Leased to Others

OUR LAND LEASED TO OTHERS PRODUCT IS SPECIFICALLY DESIGNED FOR LAND THAT IS NOT VACANT, BUT IS LEASED TO OTHERS FOR USE. THIS PRODUCT TARGETS APPLICANTS SEEKING TO COVER A LESSOR'S RISK EXPOSURE FOR THEIR LAND.

### WHY DO YOU NEED TO PURCHASE LAND LEASED TO OTHERS COVERAGE?

- ▶ To protect your insurable interest as a landowner
- ▶ In case a passerby trips and falls on a raised piece of sidewalk in front of your premises

### WHY SHOULD YOU CHOOSE THE UNITED STATES LIABILITY INSURANCE GROUP'S LAND LEASED TO OTHERS PRODUCT?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No liability deductible	✓	?
Lakes and ponds acceptable	✓	?
Hunting activities acceptable	✓	?
Defense costs provided <i>outside</i> 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: <ul style="list-style-type: none"> <li>• Applicant requires all commercial tenants to name the applicant as an additional insured</li> <li>• Lease requires tenant(s) to maintain and/or repair the premises, including keeping the premises free of snow and ice, adjacent to any building e.g. sidewalks, driveways and parking lots</li> </ul>	✓	?

### WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine)

Insure your financial well-being with a stable company that will be there to pay your claim.