Mixed-Use Building Insurance

Real estate & habitational - coverage overview, limitations and how to get a quote



OVERVIEW

Mixed-use buildings combine residential and commercial tenants, so carriers rate the whole building on the riskiest occupancy and look closely at ground-floor businesses.

WHAT'S COVERED

Building property
The structure, both residential and commercial floors.

Premises liability
Injuries to tenants, customers and visitors.

Loss of rents
Residential and commercial rents lost after a loss.

Equipment breakdown
HVAC, elevators and shared building systems.

Umbrella
Extra limits over your primary liability.

Good to know
A restaurant with cooking under apartments is the biggest pricing factor, so share hood and suppression service records up front.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Commercial tenants' operations and inventory
- × Residents' contents and assault and battery on many policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Tenant list by floor and use
- Commercial lease insurance clause
- Hood and suppression service records
- Rent roll

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/mixed-use-building/

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