Office Building Insurance

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



OVERVIEW

Office building owners need protection for the structure, rents and common-area injuries, and carriers focus on occupancy, tenant mix, elevators and building systems.

WHAT'S COVERED

Building property
The structure, fixtures and building systems you own.

Loss of rents
Rental income during repairs after a covered loss.

Premises liability
Lobby, elevator, stair and parking lot injuries.

Equipment breakdown
HVAC, elevators, boilers and electrical gear.

Umbrella
Higher liability limits for multi-tenant buildings.

Good to know
Documented elevator inspections, updated fire life-safety systems and high occupancy help with both property and liability pricing.

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:

- × Tenant improvements the tenant paid for
- × Tenants' business personal property
- × Wear and tear

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

- Rent roll and tenant list
- Square footage and stories
- Elevator inspection certificates
- Building system update years

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/office-building/

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