Warehouse Insurance (Lessor)

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



OVERVIEW

Warehouse owners who lease to others are rated on what tenants store and do inside, so carriers want tenant operations, sprinkler details and loading dock exposures.

WHAT'S COVERED

Building property
The warehouse, docks and building systems.

Premises liability
Injuries in yards, lots and common areas you control.

Loss of rents
Rental income lost while the building is repaired.

Equipment breakdown
Dock levelers, HVAC, sprinkler pumps and electrical.

Ordinance or law
Added cost to rebuild to current code.

Good to know
High-piled storage needs a sprinkler system designed for it, so know your sprinkler density and tenants' rack heights before you shop.

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:

- × Tenants' stock and equipment
- × Pollution from tenant operations
- × Damage from overloading floors or racks on many forms

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 and operations
- Sprinkler design and inspection report
- Square footage and clear height
- Lease insurance clause

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/warehouse-lessor/

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