

## WHAT IS COVERED?

**We will cover direct physical loss to property insured caused by the following:**

- Aircraft, Self-propelled Missiles or Spacecraft
- Collapse of Buildings, other than by Earthquake
- Cyclone, Tornado, or Hurricane
- Earthquake
- Explosion or Sonic Boom
- Falling Objects
- Fire or Lightning
- Landslide, including sinkhole collapse
- Smoke
- Strikes, Riots or Civil Commotion
- Vandalism or Malicious Mischief
- Vehicles
- Water Damage except flood, surface water, etc. and/or resulting from mold, mildew, wet or dry rot.
- Weight of Ice, Snow or Sleet
- Windstorm or Hail



## CLAIMS INFORMATION

1. Tell your facility manager.
2. Report burglaries to the police and keep the police report.
3. Take photos of the damage and create a file for yourself.

### Report your claim to our agents:

Call: 800-792-0345

Online: [www.sboati.com/fileaclaim](http://www.sboati.com/fileaclaim)

### What will our Agents do?

1. Take your statement of loss.
2. Send your forms to document the loss.
3. Validate the loss.
4. Process and settle your claim.

## INCLUDED COVERAGE

**We will also provide these coverages up to the amounts stated below. These coverages do not increase the "amount of insurance".**

**Burglary:** 100% of the amount of insurance coverage for loss by burglary or holdup. The term Burglary means the act of stealing property by forcible entry into the storage space described in the "rental agreement". However, this coverage only applies when such storage unit is securely locked at the time of the forcible entry. Visible signs of forcible entry must be evident. The mere absence of a lock will not constitute forcible entry.

**Debris Removal:** We will pay up to 20% of the amount of the insurance applicable under this policy to cover the necessary expense incurred in the removal of debris of the property insured following an insured loss.

**Transit:** We will pay up to 100% of the amount of the insurance applicable under this policy for loss by fire or by the collision or overturn of a motor vehicle or trailer upon which covered property is being transported while such property is in transit to or from the storage facility, provided the property is in transit within 100 miles of the described storage facility.

**Extra Rental Space:** 20% of the amount of insurance under the policy to cover the extra expense necessarily incurred by the Customer for the rental of substitute storage when occupancy of the described storage space is prevented as a result of loss or damage to storage facility building by a peril insured against this policy.

## NOTE

- The words "we," "us," and "our" refer to the **INSURANCE COMPANY**.
- The **OPERATOR** of the self-service storage facility is the named insured.
- The **CUSTOMER** is you, the renter, listed on the facility's Rental Agreement. As the **CUSTOMER**, you are also an **ADDITIONAL INSURED** on the Operator's Insurance Policy.

## WHAT IS NOT INSURED

- Accounts, bills, currency, deeds, evidence of debt, evidence of ownership, contracts and titles, securities, negotiable instruments, money, lottery tickets, notes, animals, jewelry, watches, precious or semi-precious stones, furs, or garments trimmed with fur, breakage of glass or similar fragile articles, illegal drugs, food, alcohol and explosives.
- Against loss or damage caused by or resulting from wear and tear, gradual deterioration, maintenance, inherent vice, latent defect, moths, insects, **rodents**, vermin, mold, mildew, wet or dry rot, atmospheric condition and/or changes in temperature, delay, loss of use or loss of market.
- Against loss or damage caused by, resulting from, contributing to or aggravated by flood, surface water, waves, tidal water or tidal wave, or overflow of streams or other bodies of water including, but not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system, unless fire or explosion arises, and then we will pay only for the ensuing loss.
- Loss or damage caused by cigarettes or other smoking materials, unless fire ensues.
- Loss or damage caused by the neglect of the Customer to use all reasonable means to save and preserve the property at and after the occurrence of any peril insured against, or when the insured property is endangered by an insured cause of loss.
- Loss or damage caused intentionally by the Named Insured or Customer or at the direction of the Named Insured or Customer.
- Loss or damage of contraband, or caused by illegal transportation or trade.
- Loss or damage resulting from activity in violation of Lease Agreement.
- Loss or damage caused by theft or mysterious disappearance, except burglary as covered herein.
- Loss caused by nuclear hazards
- War, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

## OUR INSURANCE

As a benefit to its customers, your storage facility's management holds an insurance policy that names its customers as Additional Insureds. This means that by renting an enclosed unit, you are automatically insured for up to \$2,000 of coverage while your items are stored at the facility in the event of a covered loss. This brochure contains more information on what is included in this benefit and what is excluded. Only enclosed units are eligible under this policy.

All questions should be directed to Cornerstone Insurance Producers at 800-792-0345.



The personnel at this facility are not licensed insurance agents. If you have any questions about the SBOATI Operator Provided Program in Michigan, you may speak with a licensed agent by calling: 800-792-0345

## CARRIER INFORMATION



Underwritten by:  
Harco National Insurance  
Company (All states except HI) or  
Wilshire Insurance Company (HI only).  
Both companies are a part of IAT Insurance  
Group and are rated A- by A.M. Best.



Administered by:  
Cornerstone Insurance Producers, LLC  
(MI License # 0106225)  
425 North Prince Street, Suite 101  
Lancaster, PA 17603  
800-792-0345

This product is endorsed by the SBOA

# SBOA

## Storage Business Owners Alliance

[www.theSBOA.com](http://www.theSBOA.com)



## Operator Provided Program — Michigan



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