



Target Market Product Profile
STORAGE UNITS & WAREHOUSE OPERATIONS
Commercial Lines

TARGETED TYPES

Some element of local supervision provided

Mini-storage operations: units built within 15 years specifically for unattended storage occupancy - fenced security is desirable but not mandatory

Small warehouse operations

\$5 is reimbursed when photo accompanies the application

UNDERWRITING CONCERNS

Risks non-renewed, cancelled or refused coverage previously

Posted rules for operation and storage

Flammables controlled

Security measures

Structures for sale

Prior losses in last 3 years

Square footage over 20,000

DRYDEN MUTUAL PROGRAM FEATURES

- URB Special Multi-Peril is used as prime vehicle for coverage.
- URB Commercial Fire & Liability available for risks that do not fit package products.
- Rating is based on area for Premises Liability.
- The exact nature of what is being stored is required for a quotation.
- ACORD applications accepted.

