

# SPECIAL REPORT

## TENANT LEGAL LIABILITY COVERAGE COMPARISON

**(04-17-14)**

This Special Report was written by Kenneth R. Hale, J.D., CPCU, AAI, LIC of Marsh & McLennan Agency LLC. Mr. Ken Hale can be contacted at 734-525-2412 or khale@mma-mi.com. More Special Reports are available at www.mma-mi.com.

		COMPANY A: \$500,000	COMPANY B: LESSER OF 25% BLDG. OR PP \$250,000	COMPANY C: \$300,000	COMPANY D: \$1,000,000	COMPANY E: \$300,000	COMPANY F: \$300,000	COMPANY G: \$300,000	COMPANY H: \$250,000
1)	Fire	X	X	X	X	X	X	X	X
2)	Explosion	X	X	X	X	X	X	X	X
3)	Lightning	X	X	X	X	X	X	X	X
4)	Smoke	X	X	NO	X	X	NO	X	X
5)	Smoke from fire, explosion or lightning	X	X	X	X	X	NO	X	X
6)	Water	NO	X	X	X	NO	NO	X	X
7)	Water from fire protection systems	X	X	X	X	X	NO	X	X
8)	Building glass legal	X	X	X	X	X	NO	X	X
9)	Building burglary legal	X	X	X	X	X	NO	X	X

		<b>COMPANY A: \$500,000</b>	<b>COMPANY B: LESSER OF 25% BLDG. OR PP \$250,000</b>	<b>COMPANY C: \$300,000</b>	<b>COMPANY D: \$1,000,000</b>	<b>COMPANY E: \$300,000</b>	<b>COMPANY F: \$300,000</b>	<b>COMPANY G: \$300,000</b>	<b>COMPANY H: \$250,000</b>
10)	Building components in tenant's premises that you are required to insure	NO	X	NO	X	NO	NO	\$5,000	X
11)	Contractually assumed repair cost arising out of an accident where no tenant negligence	NO	X	NO	X	NO	NO	X	NO
12)	Collapse	NO	X	NO	X	NO	NO	X	X
13)	Vehicles	NO	X	NO	X	NO	NO	X	X
14)	Vandalism	NO	X	NO	X	NO	NO	X	X
15)	Weight of ice, sleet or snow	NO	X	NO	X	NO	NO	X	X
16)	Wind or hail	NO	X	NO	X	NO	NO	X	X

*This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Marsh & McLennan Agency LLC shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as consultants and are not to be relied upon as actuarial, accounting, tax or legal advice, for which you should consult your own professional advisors. Any modeling analytics or projections are subject to inherent uncertainty and the analysis could be materially affective if any underlying assumptions, conditions, information or factors are inaccurate or incomplete or should change.*