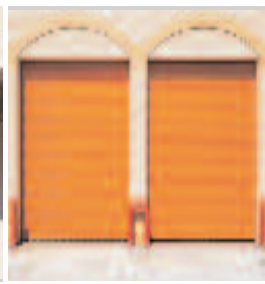


Self-Storage Program



At GNY, we understand the challenges of the fast-growing self-storage industry. That's why our Self-Storage Program includes the insurance coverages today's managers and owners need most—at a price they can afford. Not only does our comprehensive insurance package contain property and liability coverages, but it's customized with many coverage enhancements and limits particularly valuable for self-storage businesses.

About GNY

GNY Insurance Companies has been in continuous operation for nearly 100 years. With an A.M. Best rating of A+ Superior, GNY provides superior protection, broad coverage, and outstanding claim handling for our clients. Licensed throughout the United States, we are a Super Regional company with a focus on targeting businesses in New York, New Jersey, Pennsylvania, Massachusetts, Rhode Island, Connecticut, New Hampshire, Maryland, Virginia, Delaware, District of Columbia, Michigan, Illinois, Indiana, and Ohio.

Property Coverages

- Building Coverage
- Business Personal Property
- Equipment Breakdown
- Business Income – ALS
- Accounts Receivable – \$50,000
- Employee Dishonesty – \$25,000
- Money and Securities – \$5,000 In and Out
- Ordinance or Law, Including Undamaged Portion up to the Building Limit and Demolition – \$250,000
- Increased Cost of Construction – \$250,000
- Outdoor Signs – \$25,000
- Outdoor Trees, Shrubs and Plants – \$25,000
- Valuable Papers and Records Coverage – \$10,000
- Water Damage – \$10,000

Liability Coverages—Liability coverage provides protection from claims against your business for a variety of claims, including Bodily Injury, Property Damage, Personal and Advertising Injury, and Medical Payments.

- Limits Available up to \$1,000,000 per Occurrence; \$2,000,000 Aggregate
- Medical Payments Available up to \$10,000
- Umbrella Limits to \$25,000,000

Self-Storage Enhancements

- Sale & Disposal/Lockout Coverage**—Provides coverage for your negligent acts arising from the lockout, sale, removal, or disposal of customers' property. \$15,000 automatically included with optional limits up to \$1,000,000.
- Customers' Property**—Coverage for customers' property for which you are legally liable. \$50,000 automatically included with optional limits up to \$1,000,000.
- Limited Pollution Removal**—Optional coverage for cost to remove pollutants from a storage unit required by statutory authority.

Optional Coverages

- Non-Owned and Hired Car
- Employment Practices Liability
- Identity Theft Protection

GNY Insurance Companies

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New York, NY 10016

(212) 683-9700

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