

## Modular Leasing Insurance COVERAGE OVERVIEW

- \$1,000,000 Per occurrence limits
- No need to furnish certificates, worry about meeting leasing requirements, or being cancelled
- First dollar coverage including defense
- Coverage begins after the unit is set-up and occupied
- More convenient & competitive than a traditional "stand-alone" policy
- Easy monthly payments included with your lease payment
- Covers bodily injury and property damage arising from your use and occupancy of a modular unit currently under lease
- Coverage is cost-effective because you are added to the Lessor's policy as an "additional insured"
- No frustration, no hassle... just instant coverage for the term of the lease
- Easy, 24/7 claims reporting to a Toll-Free number
- Service "beyond the contract" from one of the nations top insurance agencies, in business since 1952



*"Our Business Is to Protect Yours"*

### DISCLAIMER

*This brochure contains a brief description of coverage available under this policy.*

*The policy contains limitations and exclusions. Full details of coverages are contained in the policy.*

*Should there be any conflicts between this document and the policy, the policy shall govern.*

*Costs may vary by state and are subject to change at any time without notice.*



304 Martin Luther King Jr. Drive  
Fort Valley, GA 31030 • USA  
Phone: 800.922.5536  
Fax: 478.825.3291

Email:  
postmaster@allenins.com  
Visit Us Online:  
www.allenins.com

Allen Insurance  
group

(800) 922-5536  
www.allenins.com

## Modular Leasing Insurance Coverage

*For Customers Of*

**Insert Company Logo Here**



### ALLEN INSURANCE GROUP

Offering Lessee(s) a More Convenient  
And Cost-Effective Alternative To a  
"Stand-Alone" Insurance Policy

## "Service Beyond the Contract"



The **ALLEN INSURANCE GROUP** represents the nations largest and best insurance carriers, both US companies and Lloyd's of London syndicates.

This positioning gives the **ALLEN INSURANCE GROUP** the flexibility needed to provide you with the most complete, cost-effective coverages available.

With our professional staff dedicated to service excellence, the **ALLEN INSURANCE GROUP** has been helping businesses and associations alike meet their evolving risk management needs since 1952.



Today, the **ALLEN INSURANCE GROUP** is recognized worldwide as a provider of quality insurance products.

At the **ALLEN INSURANCE GROUP**, we only use "A" rated insurance carriers.

We are now offering an insurance program developed exclusively for lessee(s), based on your specific needs.



### FREQUENTLY ASKED QUESTIONS

**Q Why would I be interested in participating in the General Liability Insurance Program?**

**A** Under the terms of the lease agreement you have in-place or are considering, you are required to provide insurance coverage to protect the equipment you lease and to cover any third party claims from bodily injury & property damage that may occur while present or entering a modular unit. This program satisfies your lease requirements and protects your financial interest in the event of a claim.

**Q What is covered under the General Liability Insurance Policy?**

**A** This is an insurance policy that defends you and pays those amounts you are legally obligated to pay due to bodily injury or property damage arising from your use and/or occupancy of a leased modular unit. Steps, stairs, and ramps are also covered when they are attached to the unit. Coverage up to \$1,000,000 per occurrence is included. Also included is limited medical coverage in the amount of \$5,000 per person/per occurrence for most modular units; but \$1,000 per person for classrooms. There is no deductible in the event of a claim.

**Q Will I be covered if a claim is filed subsequent to the expiration of my lease agreement?**

**A** YES. The policy is an "occurrence" form of coverage. This means, you are covered even if the suit is filed years after the lease agreement ends, if the injury occurred during the term of your lease, or the term in which you've selected coverage under this policy, and provided that you are in compliance with your lease agreement at the time of the accident.

**Q How do I file a claim?**

**A** With each certificate, a toll-free phone number will be provided, specifically for reporting claims.

**Q How much are the premiums?**

**A** Rates are competitive and are based on your use of the unit. None of the premiums are pro-rated, so if the unit is leased on the 25th day of the month, the Lessee will still be required to pay premiums for the entire month. For specific rates, refer to the rate chart below.

RATES FOR OFFICE, STORAGE, RETAIL, & MISC. UNITS:		
One or Two Floors	\$18.00 Month	\$216 .00 Year
Each Additional Floor	\$6.00 Month	
RATES FOR CLASSROOM UNITS:		
One or Two Floors	\$34.50 Month	\$414.00 Year
Each Additional Floor	\$12.00 Month	

**Q What are the requirements and restrictions on coverage?**

**A** This insurance product is designed to protect customers who use the equipment in compliance with their lease agreement. Therefore, if you are not in compliance with your lease, your coverage WILL be forfeited. The insurance only covers you for the term of the lease and therefore, ends when the lease expires. Coverage does not extend to transportation of the unit; it begins after the unit is set-up and ready for occupancy.

**Q How will I be invoiced?**

**A** Your regular monthly rental payment will include the charges, if you chose to participate.

Allen Insurance  
group

P O Box 1439  
Fort Valley, Georgia 31030  
(478) 825-5566 • (800) 922-5536  
www.allenins.com • postmaster@allenins.com