

COVERAGE FEATURES

No Deductible

Pays 1st even with other coverage

Helps to cover the gap of Homeowners deductible

Rodent Damage is Covered

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.
4. Provide our agents with proof of loss, including a sworn statement of loss.

Report your claim to our agents:

Call: 800-792-0345

Online: 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.

CONTACT US

Cornerstone Insurance Producers

800-792-0345

www.sboati.com

Cornerstone 
INSURANCE PRODUCERS LLC

WHAT IS NOT INSURED

- Accounts, bills, currency, deeds, evidences of debt, evidence of ownership, contracts and titles, securities, negotiable instruments, money, lottery tickets, notes, animals, jewelry, watches, semi-precious/precious stones, furs, or garments trimmed with fur, breakage of glass or similar fragile articles, illegal drugs, food, alcohol or explosives.
- Damage caused by a pre-existing condition.
- Loss or damage caused by cigarettes or other smoking materials, unless fire ensues.
- Loss or damage caused by mysterious disappearance.
- Loss or damage caused by theft, except burglary as covered herein.
- Loss or damage caused by or resulting from contributed 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 containments system, unless fire or explosion ensues, and then we will pay only for the ensuing loss.
- Loss or damage caused by or resulting from wear and tear, gradual deterioration, maintenance, inherent vice, latent defect, mildew, mold, wet or dry rot, atmospheric or changes in temperature, delay, loss of use, or loss of market.
- Loss or damage caused by the neglect of the Insured to use all reasonable means to save and preserve the insured property at and after the occurrence of any cause of loss insured against, or when the insured property is endangered by an insured cause of loss.
- Loss or damage caused intentionally by the Insured or at the direction of the Insured.
- Loss or damage of contraband, or caused by illegal transportation or trade.
- Loss or damage resulting from activity in violation of the Lease Agreement.

SBOA

TENANT INSURANCE



Operator Provided Program



Cornerstone 
INSURANCE PRODUCERS LLC

800-792-0345
425 North Prince Street, Suite 101
Lancaster, PA 17603

WHAT IS COVERED?

Direct Physical Loss to Your Insured Property is Covered if Caused by the Following:

- Aircraft, Self-propelled Missiles or Spacecraft
- Collapse of Buildings, other than by Earthquake
- Cyclone or Tornado
- 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
- Windstorm (hurricane), hail, or water damage except flood, surface water, etc. and/or resulting from mold, mildew, wet or dry rot.
- Weight of Ice, Snow or Sleet



IMPORTANT CONSUMER INFORMATION

- As a benefit to its customers, your storage facility's management holds an insurance policy that names its customers as Additional Insureds.
- Evidence of insurance will be provided to the renter at the time that the coverage is obtained.
- This brochure contains more information on what is included in this benefit and what is excluded.
- The SBOATI program is offered by Cornerstone Insurance Producers, LLC and may not be currently available in all states. (PA License #731260)

ALSO INCLUDED IN YOUR COVERAGE

Burglary: We will pay up to 100% of the amount of the insurance applicable under this policy 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 property is in transit to or from the storage facility, provided the property is in transit within 100 miles of the storage facility.

Extra Rental Expense: We will pay up to 20% of the amount of the insurance under this policy to cover the extra expense necessarily incurred by you for the rental of substitute storage when occupancy of the described storage space is prevented as a result of loss or damage to the storage facility building that would be covered by this policy.

Rodent/Vermin Coverage: We will pay up to \$500 of the amount of insurance under this policy for loss or damage caused by moths, insects, rodents or vermin.

Valuation: Value of the property will be determined at the time of loss and will be the least of the following amounts: the actual cash value of that property, the cost of reasonably restoring that property, or the cost of replacing that property.



The personnel at this facility are not licensed insurance agents. If you have any questions about the SBOATI Operator Provided Program, 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- (Excellent) by A.M. Best.



Administered by:
Cornerstone Insurance Producers, LLC
DBA "CIP Insurance Agency LLC" in CA, NE, TX
DBA "Cornerstone Producers LLC" in AL, NY, PR

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