



# Coverage Checker

At LIO Insurance we combine our deep insurance expertise with state-of-the-art digital capabilities to provide a truly unique, intuitive, and pleasant insurance-buying experience. We are committed to your industry and have designed a comprehensive product tailored to your needs.

FEATURES	LIO INSURANCE COMPANY	OTHER CARRIER
Rated A- by AM Best	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Straight through processing of new business quotes and immediate policy issuance	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Property coverage options to include agreed value, blanket limit, guaranteed and extended replacement cost	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Insured status for property managers	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Additional insured status for board members and officers including off site board meeting venues	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Direct access to the carrier without waiting for a call center	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Equipment breakdown coverage with \$250,000 spoilage included in property offering	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Increased ordinance or law limits	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Coverage extensions for swimming pools and hot tubs, temporary or seasonal structures, bridges, roadways, walkways, patios and paved surfaces	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Crime coverage to include: employee theft, forgery or alteration, theft of money and securities, computer and funds transfer fraud and social engineering fraud	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Earthquake sprinkler leakage included in premier property enhancement	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Coverage for backup of sewer and drains	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Damage to premises rented to you, all covered causes of loss	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Hired and non-owned auto liability	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Garage keepers legal liability	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Bodily injury includes mental anguish	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Flexible e-payment options	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Mobile equipment redefined	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>
Coverage to extend to in-ground sprinkler systems and piping	✓	YES <input type="checkbox"/> NO <input type="checkbox"/>