

## About Bridge Specialty Group

Bridge Specialty Group is a leading global insurance wholesaler with the scale and specialization needed to meet today's complex risk challenges head-on. Our teams provide deep industry knowledge, placement precision across lines, and access to admitted, excess and surplus lines carriers, and Lloyd's markets.

### Appetite

- Lessor's Risk Only including mixed-use
- Office buildings, retail, medical office, warehousing
- Shopping centers, strip malls & standalone retail
- Apartment buildings under LRO usage
- Partially occupied buildings considered
- Bar/restaurant tenants acceptable
- Cooking exposures permitted with proper fire suppression
- Buildings must meet basic life-safety standards

### Application requirements

- Completed ACORD Property & GL applications
- LRO/Commercial Building supplemental (if multiple tenants)
- Loss runs 5 years currently valued

### Coverages offered

- Property
- General Liability
- Lessors Risk Only (LRO)
- Excess/Umbrella
- No liability deductible
- Special Form enhancement endorsements available including:
  - Accounts Receivable
  - Signs
  - Tenant Glass
  - Water Backup / Overflow from sewer, drain or sump
  - Fire Protection Equipment
- Hired and Non-Owned Auto Liability
- Equipment Breakdown
- All-Risk including Windstorm or Hail (where available)
- Primary, buffer, excess & quota-share structures available

### Target classes

- Commercial buildings leased to third-party tenants
- Office buildings and business parks
- Shopping centers & retail strip plazas
- Mixed-use: ground-floor retail with residential above
- Industrial/warehouse LRO
- Restaurant, café & bar tenant-occupied premises
- Apartment buildings under LRO form
- Hotels/motels under structured LRO where applicable

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