



**MIDLANDS**  
Beyond Coverage™

## COMMERCIAL PROPERTY *for small business*



**WHEN YOU CHOOSE MIDLANDS** for your clients' commercial property needs, you choose insurance with customizable coverage options, claims reliability and broad coverage. You choose competitive rates for your clients and competitive commissions for you. With the assistance of a team of underwriters with decades of combined experience we make writing commercial property easy. Place your next commercial property risk with us to find out why we're a favorite among agents and an industry leader.

*For a quote...*

[submit@midman.com](mailto:submit@midman.com)



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Coverage™

*For more info...*

[midlandsmgt.com](http://midlandsmgt.com)

### PROGRAM HIGHLIGHTS

- Property: building/business personal property, business income/extra expense, lessor's risk
- \$5,000,000 TIV limit any one risk
- Generous commissions
- Wind/hail coverages available starting at 75 miles from the coast
- Wind/hail deductibles as low as 1%
- Earthquake coverage available
- Property extension endorsement available
- Tier I x-wind and wind with TWIA
- Quick turnaround
- Competitive rates
- All ages of buildings considered
- Multiple endorsements for customization including but not limited to signs, refrigerated goods, accounts receivable, fine arts and valuable papers

### PREFERRED CLASSES

Hotel • Motel • Bed & Breakfast • Restaurants • Bars • Taverns • Dwelling Tenant Occupied • Grocery Stores • Pawn Shops • Churches • Convents • Monasteries • Synagogues • Apartments • Vacant • Warehouse • Shopping Centers • Recreational Facilities • Metals Based Manufacturing • Many More

### WHY MIDLANDS?

- ◆ We offer only top-quality insurance products & services, through "A" Rated or better carriers
- ◆ Superior claims handling and benefits coordination
- ◆ Commitment to the highest standards of business since 1990
- ◆ Ability to build customized programs to match unique risks & coverage needs
- ◆ P&C industry leader
- ◆ Direct access to team of experienced underwriters

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.