



# Denali Student Housing Program

Comprehensive Commercial Insurance for Student Housing Property Schedules

## Exclusive Program

Commercial Insurance for **Student Housing Property**

Targeting **Student Housing** (including Rental Dwellings and Apartments)

**Package Policy** (including Builders Risk and Vacant Coverage Capability)

The Program is **National in Scope** (with focus on non-Critical CAT)

Denali Exclusive **In-House Underwriting Authority**

## Coverage Highlights:

### Commercial Property Coverage

- Real Property including BI and BPP
- Equipment Breakdown
- Limits up to \$2.5M any Single Building
- In-House Authority up to \$50M TIV
- Schedule Credits Available
- Separate AOP and Wind-Hail Deductibles

### Commercial General Liability

- Premises Liability
- Products-Completed Ops
- Personal and Advertising
- Damage to Premises Rented
- Medical Expense
- Hired and Non-Owned

## Lines of Coverage:

The property line of business is the program's anchor.

Property Coverage (i.e., building, business personal property of others, business or rental income, mobile equipment, etc.)

**Package Policy or Monoline Coverage**

Commercial General Liability (\$1M/\$2M/\$2M limits)

Hire and Non-Owned Auto (\$1M limit)

Earthquake Capacity (options inside of the program)

Flood (options outside the program)

## Coverage Extensions:

- Denali commercial property extension endorsement
- Ordinance or law coverage (sub-limit)
- Sewer back-up (sub-limit)
- Debris removal (sub-limit)
- Vacant risk and renovation coverage
- Equipment breakdown coverage

## Not Program Eligible:

- No aluminum wiring that has not been remediated
- No Federal Pacific or Stab Lok circuit breakers
- No mobile home or community park exposures

Submissions To: [InvestorPro@Denali-Specialty.com](mailto:InvestorPro@Denali-Specialty.com)

## Risk Eligibility

The Program's focus is on Investor Schedules and REO Properties.

The property must be an: **Investment Property**

Each structure has no more than: **\$2.5 Million** in TIV (higher on referral basis)

Building must be under: **Five Stories**

Favorable 3-year hard-copy: **Loss Runs** -or- Signed No Known: **Loss Letter**

Generally: **Non-Critical CAT**  
Exposed properties and Apartments under 25 Units