

Save on business insurance & earn a dividend, too.

NCSSA has partnered with Penn National Insurance and their agents to build a comprehensive insurance program for our members.

Product Enhancements

- ✓ Members may be eligible for a 5% discount on BOP
- ✓ Outdoor fences, gates and cameras included under building coverage
- ✓ Customer Goods Legal Liability includes property in the open
- ✓ Sales and Disposal Legal Liability includes property in the open

Eligible Line for Dividend*:

- Businessowners

Coverage Features

- Businessowners *PennPac* and *PennPac Plus* with 47 enhanced coverages for property and general liability
- Signs covered up to \$5,000 under *PennPac* and \$10,000 under *PennPac Plus* on all risk basis
- Business Income and Extra Expense on an actual loss sustained basis

Program Features

- Competitive pricing and large group buying power for other lines of business, including commercial auto, property, general liability, inland marine and workers' compensation
- Group dividend plan — as program grows, dividend potential increases
- Local loss control and claim service
- Future enhancements to coverage

*subject to individual risk characteristics, loss experience and underwriting guidelines



How It Works

Dividend earned is based on total group premium and claims experience of eligible lines.

For example:

If group premium is \$1.25 million
And group loss ratio is 16%
Group dividend is 15%

If individual member premium is \$20,000
Potential dividend could be \$3,000

This is a representative example only. Dividend payments are based upon program eligibility and are not guaranteed.

Want to know more?

To find a Penn National Insurance agent near you, go to: www.pennnationalinsurance.com

or contact



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NC  SSA
North Carolina Self Storage Association

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