



**To: Simon Mall Retailers**

**Re: Commercial General Liability Insurance Vendor – The Donald P. Pipino Company**

As part of your Simon Property Group lease, you are required to carry commercial general liability insurance on the premises during the lease term, covering you, the Tenant, and naming the Landlord and the Property Management Company as additional insureds. Obtaining this coverage is the responsibility of the Tenant, and proof of coverage is to be sent to Donald P. Pipino Company (“Pipino”) to ensure compliance.

In addition to serving as Simon Property Group’s insurance monitoring service, Pipino can provide insurance for commercial general liability, workers’ compensation, business auto and computers/data/software via its iTenant Business Insurance Program. Pipino has specialized in the shopping center and retail real estate industries since 1952. They are a trusted partner familiar with all the “ins and outs” of a Tenant’s specific lease requirements and can ensure lease compliance and affordable coverage.

We are sharing this information with you as you engage with this Simon property and have a need to receive a competitive and lease compliant commercial insurance quote.

If you would like to receive a competitive insurance quote for either new coverage or to replace existing coverage, please contact Kim A. Dubos at Pipino directly at 800-726-8177 or [itenant@dpipino.com](mailto:itenant@dpipino.com) or complete an online application at [itenant.dpipino.com](http://itenant.dpipino.com). You can find more information about Pipino at [dpipino.com](http://dpipino.com) or by reviewing the attached flyer. Should you have any additional questions, please contact a Simon Property Group representative at 317-263-7124.

Very truly yours,

Simon Property Group

Attachment

# ITENANT BUSINESS INSURANCE PROGRAM

PIPINO

THE ART OF  
INSURANCE RISK MANAGEMENT  
Donald P. Pipino Company, LTD



**PIPINO**, the leading Insurance Risk Management Firm in the Retail Real Estate industry, created the **ITENANT** Insurance Program for business owners so they can focus their time and resources on their core business and not worry about having lease compliant insurance coverage. **ITENANT** addresses elements which are often overlooked and offers greater coverage and flexibility than similar programs at most competitive premiums. We are familiar with the “ins and outs” of specific lease requirements and can ensure that you are compliant at an affordable price.

## The ITENANT Lease Compliant Insurance Program

### **Included Coverages:**

#### **LIABILITY**

##### **Aggregate Limits Per Location for Premises Liability**

Eliminates the need for additional endorsements which often equate to additional premium.

##### **Employment Practices/Fiduciary Liability**

This coverage is often only available for additional premium.

#### **PROPERTY**

##### **Waiver for Coinsurance Provisions**

A penalty often applied when business personal property is not insured to value.

##### **Business Income and Extra Expense**

For actual sustained loss for 12 months with no specific payroll limitation or waiting period.

##### **Business Personal Property**

Includes on-premise, in-transit and off-premise.

##### **Money and Securities**

Included within the definition of business personal property up to the policy limit.

##### **Computers, Software and Data**

In addition to the business personal property limit.

##### **Employee Dishonesty**

Often excluded; available for additional charge only.

##### **Forgery and Alteration**

##### **Fine Arts**

### **Coverage Enhancements:**

The following enhancements are available for an additional charge:

#### **LIABILITY**

##### **Additional Insured Coverage**

##### **Professional Liability Endorsements**

##### **Cyber/Data Breach**

#### **PROPERTY**

##### **Business Income and Extra Expense, Dependent Property**

##### **Extended Business Income**

##### **Equipment Breakdown**

##### **Business Income Loss as a Result of Equipment Breakdown**

##### **Computers Off-Premises**

##### **Business Income Extra Expense as a Result of a Computer Loss**

##### **Identity Theft Recovery for the Business Owner**

### **SECURE YOUR COVERAGE**

To Obtain a Quotation, Complete Your Application Online at:  
[www.itenant.dpipino.com](http://www.itenant.dpipino.com)

### **For Questions, Please Contact:**

Kim A. Dubos, AINS, CIC, CRIS *Senior Account Coverage Placement Specialist*

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