



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 or complete an online application at itenant.dpipino.com. You can find more information about Pipino at 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

For Questions, Please Contact:

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

Tel: 800-726-8177 | Fax: 330-726-1891 | itenant@dpipino.com

