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PRESS RELEASE

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William Knight Insurance Agency is excited to announce **StorInsure**, a new exclusive insurance program for self-storage owners and management companies created in partnership with **Citadel Program Managers**.

With over 25 years of experience in insurance, **Dee Wiseman** – Director of WKIA’s Self-Storage Program - began focusing on the specific needs of self-storage owners in 2007. After nearly 10 years of providing specialized commercial insurance to the self-storage industry, William Knight Insurance Agency and Citadel Program Managers were poised to create a superior insurance program.

WKIA’s StorInsure is structured to meet the needs of single facility owner/operators as well as owners and management companies with multiple locations operating in multiple states. Available in 48 states, **WKIA’s StorInsure**, through Citadel Program Managers, also offers coverage to facilities with incidental commercial rental units occupied by operations such as retail, restaurants, salons, liquor stores, etc.

Coverages Include:

Blanket Building Limits - Property Coverage

Commercial General Liability Coverage

- Limit Options Include Up To: \$2,000,000 Occurrence / \$4,000,000 Aggregate

Sales and Disposal Liability

- Limit Options Include: \$10,000 - \$1,000,000

Customers Goods Legal Liability

- Limit Options Include: \$25,000 - \$1,000,000

Limited Pollutant Removal

- Limit Options Up To: \$200,000 Occurrence/\$400,000 Aggregate

Hired and Non-Owned Auto

- Limit Options Up To: \$1,000,000

Employees Personal Liability Coverage

- Limit Options Up To: \$1,000,000

Employee Benefits Liability

- Limit Options Up To: \$300,000 - \$2,000,000

Employment Practices Liability

- Employee's Property: Limits Up to: \$100,000
- Fine Arts Coverage: Limits Up to: \$250,000
- Valuable Papers and Records: Limits Up to: \$250,000
- Accounts Receivable: Limits Up to: \$250,000
- Computer Coverage: Limits Up to: \$250,000
- Pollutant Clean-Up and Removal: Limits up to: \$100,000
- Systems Protection: Limits Up to: \$20,000,000
- Identity Recovery Coverage
- Extended Business Income Coverage: – Policy will include (15) months of Business Income – Actual Loss Sustained. Extended Business Income is available:
Length of Time Extension: 3 months (for total of 18 months), 9 months (for total of 24 months)
- Data Compromise Coverage

WKIA has worked with management companies and multi-location owners like Michael Haugh of Absolute Storage Management, Ed Freeman of StorPlace Self Storage and Brooks Lumpkin of Wetumpka AL Lumpkin Storage to name a few. This experience has provided the knowledge to structure **StorInsure** for simplified management and accounting under one policy. With the ability to insure all locations and list the management company, as well as each property owner, as Named Insureds on one policy, **StorInsure** can provide coverage with considerable premium savings.

Benefits of StorInsure for Management Companies and Multi-location Owners

- Each property-owning entity is named as Additional Named Insured
 - Allowing full rights to the policy benefits
- Aggregate limits apply separately to each location
- Premium Savings
- Blanket Coverage per location
 - All buildings covered under one limit
 - One deductible per location (not one per building)
- Excess Liability Umbrella limits up to \$25 Million
- Simplified renewal and billing process with only one renewal date
 - Premium summary per location for insured's accounting
 - Multiple payment options

