



RAINIER INSURANCE COMPANY®

# InSIGHT

2010 SPRING NEWSLETTER

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## RECENT HIT LIST

- ◆ Rental of Steel Frame, Portable Horse Barns to Others, w/Delivery & Set-up
- ◆ Shelter for Abused Women - Mono-line Property
- ◆ Tavern - Package Policy (No Liquor Coverage)
- ◆ Vacant Restaurant Building - Package Policy
- ◆ VFW Building in Protection Class 9 - Package Policy
- ◆ Fishing Trip Office - Package Policy
- ◆ Adult Foster Care Home - Mono-line Property
- ◆ 56-unit Apartment Building w/Mercantile - Package Policy
- ◆ Research Consultant - Premises Liability
- ◆ Woodworking/Cabinet Shop
- ◆ 5-unit Apartment Building - Package Policy
- ◆ Tenant Occupied Dwelling - Package Policy

### The Rainier InSight

1411 SW Morrison Street  
Ste 400  
Portland, OR 97205

www.rainierinsure.com

503-226-2527 Phone  
800-522-6944

800-722-2107 Fax

Editor: Jim Brown

Artwork: Garris Jones  
Design

Design: Jennifer Dillon

## 2010 HOLIDAY SCHEDULE

OUR OFFICES WILL BE CLOSED FOR THE  
FOLLOWING HOLIDAY OBSERVANCES

**MEMORIAL DAY - MONDAY, MAY 31**

**INDEPENDENCE DAY OBSERVED ON - MONDAY, JULY 5**

**LABOR DAY WEEKEND - FRIDAY, SEPTEMBER 3 & MONDAY, SEPTEMBER 6**

**THANKSGIVING - THURSDAY, NOVEMBER 25 & FRIDAY, NOVEMBER 26**

**CHRISTMAS - FRIDAY, DECEMBER 24**



- Providing individual risk underwriting by "thinking outside the box" for the past 20 years.
- Regionally owned and managed, with a focus on solid underwriting results.
- Strong financial positioning, with a long history of combined ratios of less than 100%.
- Solid relationships with top-rated reinsurance partners who enable us to provide consistent products and fair rates.
- Exceptional service through personal evaluation of each risk, with responsive and fair claims handling.



RAINIER INSURANCE COMPANY®

# InSIGHT

## ASK YOURSELF...

“Why didn’t I request that coverage?”

Please consider asking for this coverage for all qualified clients.

## Property Enhancement Endorsement

### Additional Coverages

Fire Department Service Charge	\$5,000
Employee Theft	\$5,000
Lock and Key Replacement	\$1,000
Arson Reward	\$5,000
Recharging of Fire Extinguishers	\$2,000
Inventory and Loss Adjustment Expense	\$2,500
Building Ordinance or Law Coverage	5% of building limit to \$10,000
Extra Expense	\$5,000
Backup of Sewers and Drains	\$5,000
Spoilage	\$2,500

### Coverage Extensions

Personal Effects and Property of Others	\$5,000 (\$2,500 per person)
Valuable Papers and Records	\$5,000
Accounts Receivable	\$25,000
Property Off Premises, Including Transportation	\$10,000
Outdoor Property	\$5,000 (\$500 per Tree, Plant or Shrub)
Outdoor Signs - Detached	\$2,500
Electronic Data Processing Hardware, Data and Media	\$5,000
Electronic Data Processing Extra Expense	\$5,000
Money and Securities	\$2,000 (In and Out)

Please contact Underwriting for additional information.

Brian Crist - [bcrist@rainierinsure.com](mailto:bcrist@rainierinsure.com)

Anna Sullivan - [asullivan@rainierinsure.com](mailto:asullivan@rainierinsure.com)

Jewel Nielsen - [jnielsen@rainierinsure.com](mailto:jnielsen@rainierinsure.com)

**Send submissions to: [submissions@rainierinsure.com](mailto:submissions@rainierinsure.com)**



# InSIGHT

## Vacation Rental Dwellings

Rainier writes vacation rental dwellings located in all protection class areas including PC 9 & 10. All rental dwellings need to show pride of ownership and can be managed by the owner, a professional management company or other qualified caretaker. Dwelling must have working smoke alarms and fire extinguishers. The annual gross receipts are required for rating.

### Coverage

- Written on a Commercial Property and General Liability Form
- Special Form and Replacement Cost available
- Loss of Income available
- Property Enhancement Endorsement
- Equipment Breakdown Coverage available
- \$1,000 minimum deductible applies to property coverage
- Named insured can be an LLC, Partnership, Business Entity or Individual



### If located in a PC 9 or 10 we will need to know:

- Who is the responding Fire Department?
- What is their estimated response time?
- What amount of clear space is around the dwelling and any additional structures?
- What water source is available in the event of a fire?
- Confirm roads accessible year-round
- No shake roofs
- Photos are needed



## AIRPLANE HANGARS:(OR, WA, ID & UT)



- Privately owned airplane hangars
- Owner occupied or tenant occupied for both Property and GL
- Designated Premises Liability - Excluding Products/ Completed Operations
- Proof of current Aircraft Liability Policy required

## HIGH VALUE BOAT HOUSES: (OR, WA & ID)

- 72 ft and over
- Boat House written on Inland Marine forms
- General Liability written for Designated Premises Liability

