

Self Storage Program Overview

Insurance Value Unlocked by
Technology and Human Expertise

What's Inside

1. Program Overview & Appetite

2. Contact Resources

3. Submission Process

1. Program Overview & Appetite

Benefits, coverage options,
eligibility and availability

At a Glance

Program Guide

Self Storage & Mini-Warehouses

When it comes to Self Storage and Mini-Warehouse facilities, the innovation and advancement is only growing. From increasing catastrophe exposures to remotely managed facilities, Owners & Operators are constantly dealing with the changing landscape; Altruis Group offers the industry leading protection and coverage they need.



Snapshot

A- (Excellent)
A.M. Best Rating

Commercial
Package Policy

Nationally
Available

Why Altruis Group



Niche Expertise

We deliver underwriting, claims, distribution, and customer service experiences that help drive positive performance.



Limited Distribution

We collaborate with a select group of expert distribution partners to deliver unique value to our customers.



Insurance Value

We design solutions with the industry specific and ever evolving needs of our insureds at their core.

Who We Insure



Traditional
Facilities



Boat Storage
Facilities



Multi-Location
Portfolios



RV Storage
Facilities



Converted
Facilities

At a Glance

Program Guide

Consider the Benefits

Our specialized insurance solutions and expertise helps reduce risk, increase operational efficiencies, and establish long-term business stability.

Coverages

- [Property](#)
- [General Liability](#)
- [Customers' Goods Liability](#)
- [Sales & Disposal Liability](#)
- [Equipment Breakdown](#)
- [Business Income](#)
- [Extra Expense](#)
- [Cyber Liability](#)
- [Excess Liability](#)
- [Pollution Clean-Up](#)
- [Ordinance & Law](#)
- [Employee Benefits Liability](#)
- [Employment Practices Liability](#)
- [Debris Removal](#)
- [Outdoor Signs](#)
- [Trees, Plants, & Shrubs](#)
- [Gates & Fences](#)

Differentiated Solutions

Prioritize Insurance-to-Value

Our products have coverage at their core. Emphasis on accurate valuations is one of the primary methods by which we deliver our insureds the peace of mind they deserve.

Self Storage Expertise

Through specialized distribution partners, we provide Self Storage specific solutions molded by deep industry knowledge to offer an industry leading insurance product.

Technology First Approach

As each industry innovates, insurance should follow. We are leveraging a wide range of technology platforms to provide agnostic submission/data intake, a seamless billing and commission payables platform and an effective policy administration centered around enhancing the customer experience.

Our Experts



Jared Beneducci
Underwriting
(908) 432-7414



Jason Beneducci
Technology
(908) 432-7412



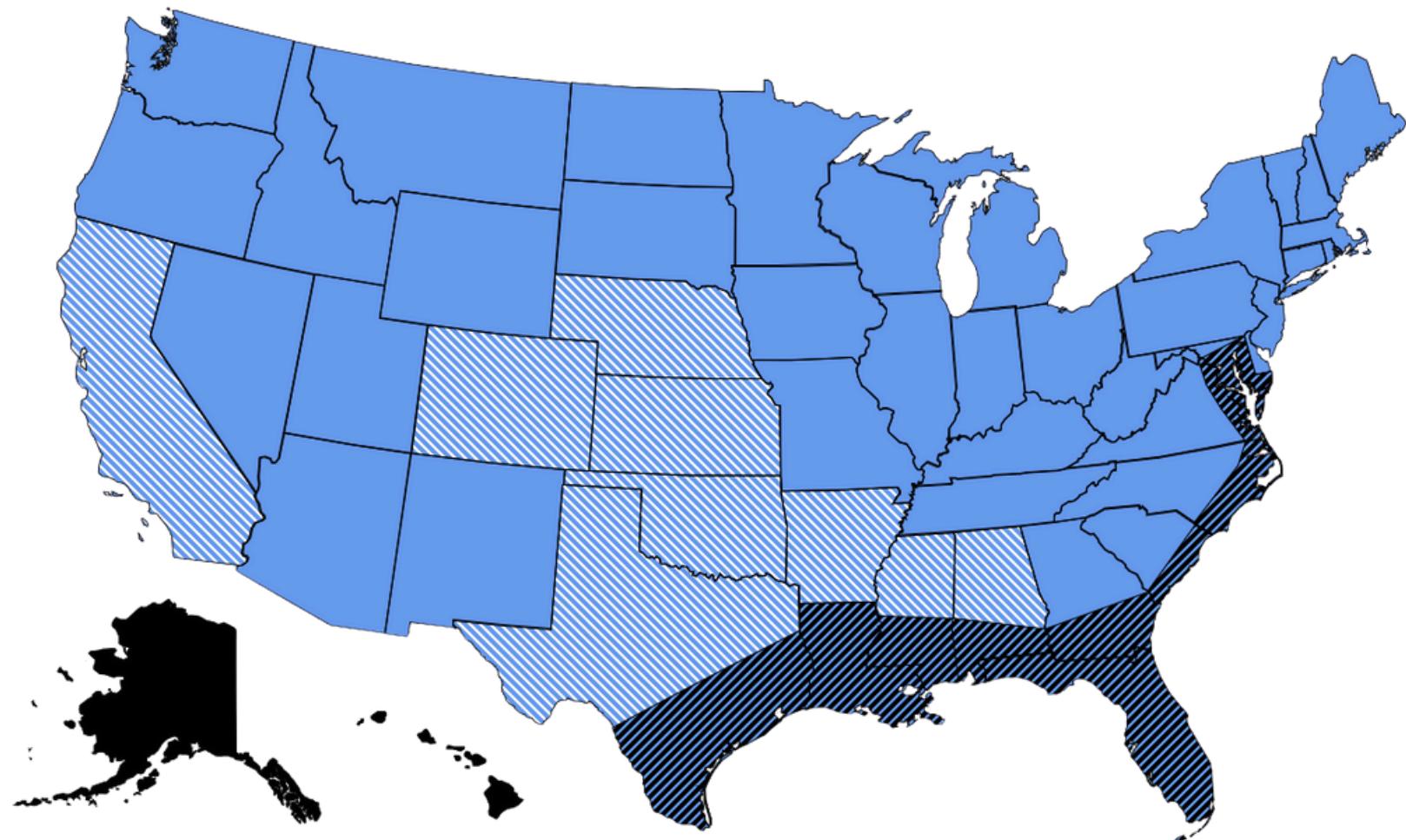
Joseph Beneducci
Distribution
(908) 432-7422

Appetite Guide

Program Guide

National Availability

The Altruis Group Self Storage Program is distributed through a network of select partners deeply committed to the success and protection of the Self Storage industry. Through these specialized channels, our program is available nationally to Owners & Operators in need of comprehensive coverage solutions built specifically for the needs of their facilities.



Within Appetite

Limited Appetite

Ex Wind/Hail

Not Eligible



The appetite map above shows both where and how our program's product can be distributed to Self Storage Owners & Operators. Altruis Group reserves the right to decline any quote regardless of its location or submission information. Altruis Group also does not guarantee, if a quote is offered, that is exactly what was submitted in the application. Please check all received quotes to make sure they are what was requested.

Underwriting Philosophy

Our market-leading underwriting and disciplined approach to growth contribute to our ability to provide Self Storage facility Owners & Operators with the solutions they need to manage both their long-term risk exposures and short-term Net Operating Expenses. We implement technology solutions designed to make the insurance experience more efficient for our distribution partners and insureds, so our program is accessible to facilities in need of a specialty solution.

Eligible/Target

- Facilities whose primary operations are Self Storage, Individual Customer Warehousing, Mini-Warehousing, and Self Service Warehousing.
- Facilities who provide Boat & Recreational Vehicle (RV) storage or parking spaces.
- Facilities converted into Self-Storage & Mini-Warehouse facilities whose primary business becomes Self Storage, Individual Warehousing, Mini-Warehousing, and Self Service Warehousing.
- Appetite for select Lessors' Risk Only Exposures
- Gated or Fenced Properties preferred, but have capacity to write non-gated or fenced properties
- Vacant Land
- Newly built Self Storage & Mini-Warehouse facilities in business for less than 3 years must be accompanied by resumes of the owners demonstrating experience and expertise in the industry.

Ineligible

- Risks Located in Alaska or Hawaii
- Risks Located Less than 5 miles from the Gulf or East Coast (1 mile for West Coast).
- Self Storage or Mini-Warehouse facilities that do not use an active Tenant-Owner Contract
- Locations with majority of revenue produced from other than Storage operations.
- Facilities that allow Tenants to conduct business operations out of their units.

2. Service Capabilities

Tools to help navigate your
Altruis Group Experience

Key Contacts

Program Guide

Submissions & Underwriting

Contact us for:

Policy Documents
Endorsements
Any Other Underwriting Questions

Phone: (908) 432-7414

Email: underwriting@altruisgroup.com

Billing & Accounting

Contact us for:

Agency Bill Inquiries
Direct Bill Inquiries
Commission Statement Inquiries

Phone: (908) 432-7412

Email: billing@altruisgroup.com

Claims

When submitting a claim, it is required to complete and submit an ACORD LOSS NOTICE form.

Please be sure to provide the following information:

- Name
- Policy Number
- Policy Effective Date
- Email Address
- Phone Number

Contacting our claims team

Phone: (800) 466-9165

Fax: (888)-902-5701

Email: newclaims@raphaelandassociates.com

Notifying Altruis Group of claim

Phone: (561) 589-3093

Email: jaredbeneducci@altruisgroup.com

3. Submission Process

Streamlined Quoting

Submission Data

Program Guide

Underwriting Information

Required

- Statement of Values (SOV)**
- Completed Application**
- Active Tenant-Owner Contract**
- 5 Years of currently valued Loss Runs (3 Years is acceptable).**
 - Provided by an insurance carrier or authorized 3rd party claims administrator.
 - Any claims valued over \$50,000 require an in-depth explanation of:
 - Cause of the Loss
 - Damages
 - Potential for development
 - Steps taken by the insured to prevent similar losses in the future
 - If a liability deductible or SIR has been carried the following also apply:
 - Loss runs must be clear if they are "ground-up" (inclusive of deductible/SIR amounts)
 - Information on the deductible/SIR carried should be provided by policy year

Additional

- Detailed Description of operations, including (but not limited to):**
 - Insured's Website
 - Experience of Ownership
 - Description of any named and additional insureds
- Facility images if able to provide**
- Prior year's policy and coverages**

Submission Options

Program Guide

Agnostic Submissions

Submission options to help you win business faster

We accept submissions based on what works best for you and your team. Our AI enabled data ingestion allows you to submit the required data in the format most accessible to you. Our team and rating engine will then process the submission and turn around a speedy quote, declination or request for more information.



Click to make a submission

[Online Portal](#)



[Via Email](#)

