

### PROTECTING YOUR PROPERTY

Your physical assets are precious. When damage occurs, it is imperative that they are replaced or repaired swiftly so your organization can continue operating uninterrupted. In a climate where budgets are tight and the timetable is short, we'll deliver.

# Special Property Insurance Program (SPIP)

Alliant Insurance Services developed the Special Property Insurance Policy (SPIP) to provide public entities and not-for-profit organizations with comprehensive and cost-effective property damage coverage for real and/or personal property owned, leased or in the care, custody, or control of the insured. The program uses the power of group purchase to provide affordable coverage that conveniently accommodates all of your needs under one contract. SPIP complements Alliant's Special Liability Insurance Policy (SLIP).



#### THE FREEDOM TO CHOOSE

SPIP offers public agencies and not-for-profit organizations a rare commodity in property insurance: the freedom to choose. Since participants in SPIP do not share risk, each entity has its own limits and a choice of self-insured retentions with no possibility of future assessments. Despite this unprecedented level of freedom, you will not be vulnerable to insurance market fluctuations and rising costs. The combined size of SPIP ensures that you will receive the most competitive rates in both hard and soft markets.

#### **COVERAGE BUILT FOR YOU**

SPIP was developed specifically for public entities and not-for-profit organizations, offering a breadth of coverage options that can be customized to meet your individual needs and placed conveniently under a single contract. SPIP offers all-risk property damage limits starting at \$25 million with deductibles as low as \$2,500. Additional coverages include:

- Business interruption
- Extra expense
- Expediting expense
- Automobile physical damage
- Automatic coverage for acquisitions of new property
- Property in course of construction or remodel

## ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to more than 26,000 clients nationwide.

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