



# Self Storage Program Overview

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“ Altruist (n.) *one unselfishly devoted to the welfare of others before their own.* ”

# What's Inside

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## 1. Program Overview & Appetite

Benefits, coverage options, eligibility and availability

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## 2. Service Capabilities

Tools and key contacts to navigate your Altruis Group experience

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## 3. Submission Process

What we need from you and how to submit it

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# 1. Program Overview & Appetite

Benefits, coverage options, eligibility and availability

## Self Storage & Mini-Warehouses

When it comes to Self Storage and Mini-Warehouse facilities, innovation and advancement are only growing. From increasing catastrophe exposures to remotely managed facilities, Owners & Operators face a constantly changing landscape – Altruis Group delivers 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 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

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

## Differentiated Solutions

### Prioritize Insurance-to-Value

Coverage at the core. Emphasis on accurate valuations is a primary way we deliver peace of mind.

### Self Storage Expertise

Through specialized distribution partners, we provide Self Storage-specific solutions shaped by deep industry knowledge.

### Technology First Approach

We leverage technology for agnostic submission and data intake, seamless billing and commissions, and effective policy administration.

### Standard Coverages

*Included in the program*

- Property
- General Liability
- Customers' Goods Liability
- Sales & Disposal Liability
- Business Income
- Extra Expense
- Pollution Clean-Up
- Ordinance & Law
- Debris Removal
- Outdoor Signs
- Trees, Plants & Shrubs
- Gates & Fences
- Employee Benefits Liability

### Optional Coverages

*Available by election*

- Equipment Breakdown
- Cyber Liability
- Excess Liability
- Employment Practices Liability

## Our Experts



**Jared Beneducci**

Underwriting · (908) 432-7414



**Jason Beneducci**

Technology · (908) 432-7412



**Joseph Beneducci**

Distribution · (908) 432-7422



## Underwriting Philosophy & Eligibility

Our market-leading underwriting and disciplined approach to growth help Self Storage Owners & Operators manage long-term risk exposures and short-term Net Operating Expenses. We implement technology solutions that make the insurance experience more efficient for our distribution partners and insureds.

### Eligible / Target

- Primary operations of Self Storage, Individual Customer Warehousing, Mini-Warehousing, and Self-Service Warehousing
- Facilities providing Boat & Recreational Vehicle (RV) storage or parking spaces
- Converted facilities whose primary business becomes Self Storage / Mini-Warehousing
- Select Lessors' Risk Only exposures
- Gated or fenced properties preferred (non-gated / fenced also considered)
- Vacant land
- Newly built facilities (in business under 3 years) with owner resumes showing industry experience

### Ineligible

- Risks located in Alaska or Hawaii
- Risks less than 5 miles from the Gulf or East Coast (1 mile for the West Coast)
- Facilities that do not use an active Tenant-Owner Contract
- Locations with the majority of revenue from non-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

## Submissions & Underwriting

**Contact us for:**

- Policy Documents
- Endorsements
- Any Other Underwriting Questions

Phone (908) 432-7414

Email [underwriting@altruismgroup.com](mailto:underwriting@altruismgroup.com)

## Billing & Accounting

**Contact us for:**

- Agency Bill Inquiries
- Direct Bill Inquiries
- Commission Statement Inquiries

Phone (908) 432-7412

Email [billing@altruismgroup.com](mailto:billing@altruismgroup.com)

## Claims

When submitting a claim, complete and submit an ACORD LOSS NOTICE form. Please provide:

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

### Claims Team – Raphael & Associates

Phone (800) 466-9165

Fax (888) 902-5701

Email [newclaims@raphaelandassociates.com](mailto:newclaims@raphaelandassociates.com)

### Notify Altruism Group of a Claim

Phone (561) 589-3093

Email [jaredbeneducchi@altruismgroup.com](mailto:jaredbeneducchi@altruismgroup.com)

# 3. Submission Process

Streamlined Quoting

## Underwriting Information & How to Submit

### What We Need — Required

- Statement of Values (SOV)
- Completed Application
- Active Tenant-Owner Contract
- 5 Years of Currently Valued Loss Runs
  - 3 years acceptable; from a carrier or authorized third-party administrator
  - Claims over \$50,000: explain cause, damages, development potential, and prevention
  - If a deductible / SIR applies, note if ground-up and provide figures by policy year

### Additional

- Detailed Description of Operations
  - Website, ownership experience, and any named or additional insureds
- Facility Images (if available)
- Prior Year's Policy & Coverages

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### Agnostic Submissions

Submit in whatever format works best for you — our templates or your own spreadsheets, PDFs, ACORD forms, or email. Our AI-enabled data ingestion reads your submission, and our team returns a speedy quote, declination, or request for more information.

**For a Program  
Appointment**



Contact

**Joseph Beneducci**

Managing Director of Distribution

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(561) 589-3093