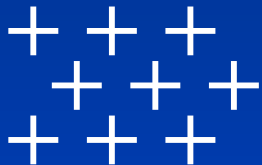




Hidden Risks and Hard Truths: The Latest Dangers Facing Self-Storage and Ways to Protect Your Business

Presented by:

Jenny Bortman, President/CEO,
Universal Insurance Programs



Education: April 7-10, 2026 · **Exhibits:** April 8-9, 2026
Caesars Forum Conference Center · Las Vegas

issworldexpo.com



Download This Presentation

Please note that all seminar-track PowerPoint presentations, including this one, are available for download in PDF format.

Please visit www.issworldexpo.com/seminars to access these supplementary education materials.



April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com





Overtime With the Experts

If you have questions and would like to speak to the presenter(s) at the end of this seminar, please follow them over to Alliance 305 for “Overtime With the Experts.”

This will help us clear the stage and set the room for the next presenter. Plus, you’ll have 30 minutes to converse in an open, roundtable format.

THANK YOU!



April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



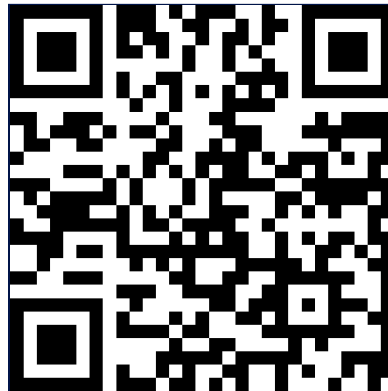


Your Feedback Is Important!

We'd love to hear about your experience with this seminar.

If you scan the QR code below, you can complete a very short and simple feedback survey, so we know how you feel about this topic, presenter, PowerPoint presentation, etc. (You'll see this code again at the end of the seminar, too.)

We appreciate your input!



April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



A Door, a Lock ... and a Lawsuit



- Auction buyer found photos, medals and cremated remains in a unit
- Manager told buyer the contents were hers to keep
- Original tenant still had legal time to pay and reclaim the unit
- Situation escalated into a major legal claim
- Example of how small operational mistakes can create large liabilities

April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



Learning Objectives

- Identify emerging risks
- Understand insurance market changes
- Recognize wrongful-sale severity
- Identify fraud and cyber threats
- Learn strategies to reduce risk

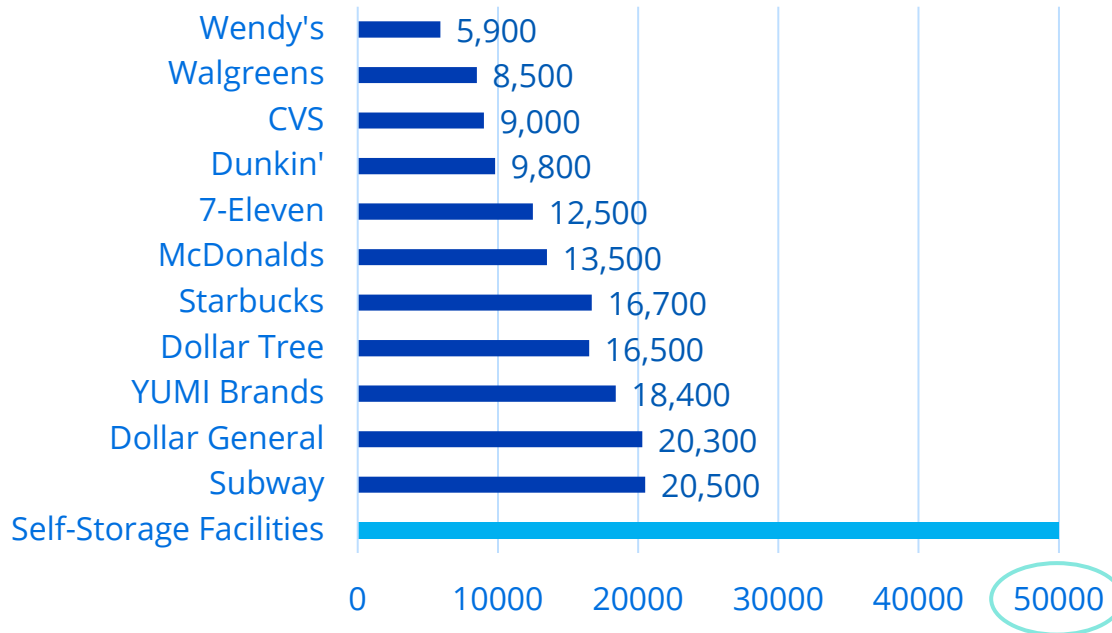


April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



Size of Self-Storage Industry

- 50K-60K facilities in U.S.
- 22M+ storage units
- \$50B annual revenue
- 2.1B SF rentable space
- More locations than major retailers combined



The U.S. has more than 2 billion SF of rentable self-storage space. That's more than 34,300 football stadiums!

April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



Have You Experienced...

- Tenant disputes?
- Insurance claims?
- Fraud or theft?
- Weather damage?
- Lien complications?



April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com





Climate Disasters

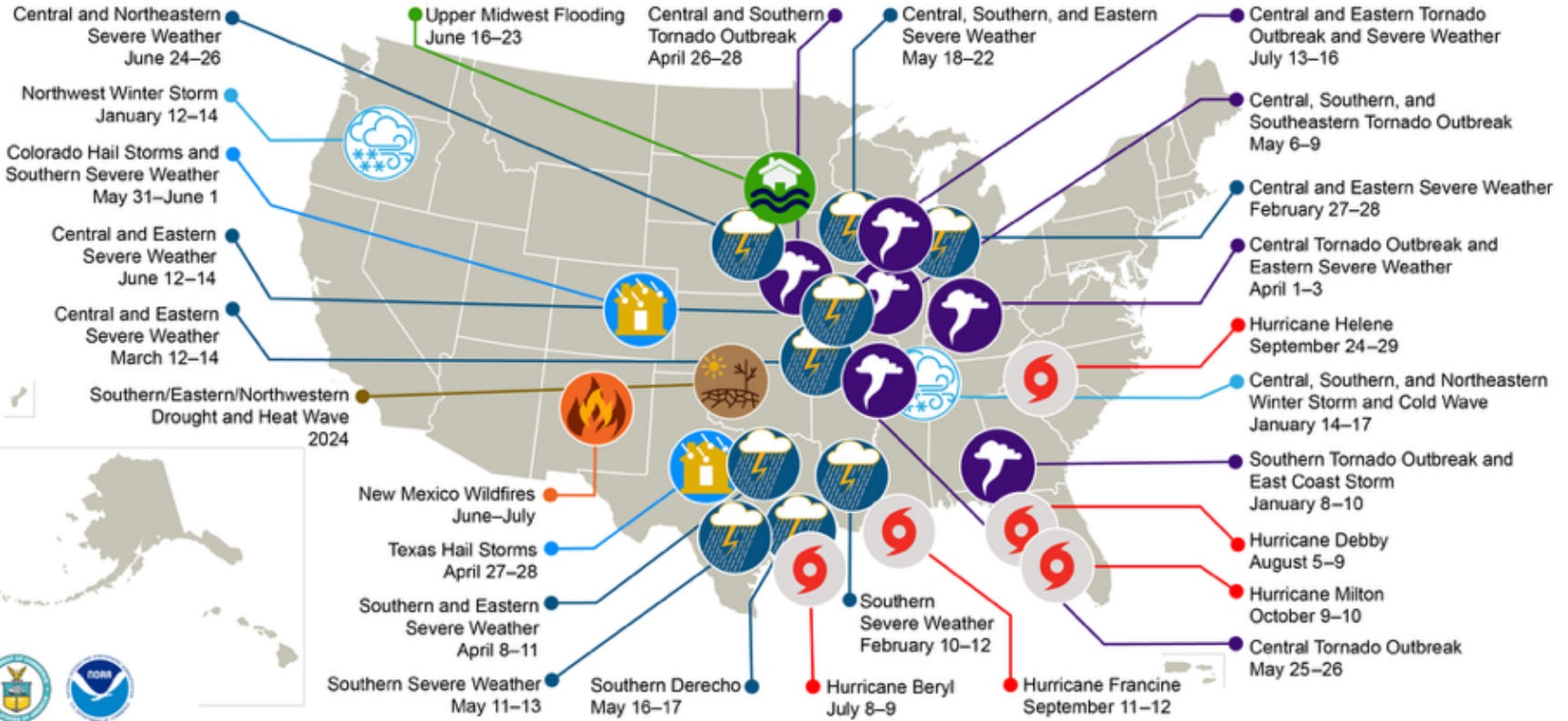
- Drought/heat wave
- Flooding
- Hail
- Severe weather
- Tornado
- Tropical cyclone
- Wildfire
- Winter storm

April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



U.S. 2024 Billion-Dollar Weather and Climate Disasters

- Drought/Heat Wave
- Flooding
- Hail
- Severe Weather
- Tornado Outbreak
- Tropical Cyclone
- Wildfire
- Winter Storm/Cold Wave



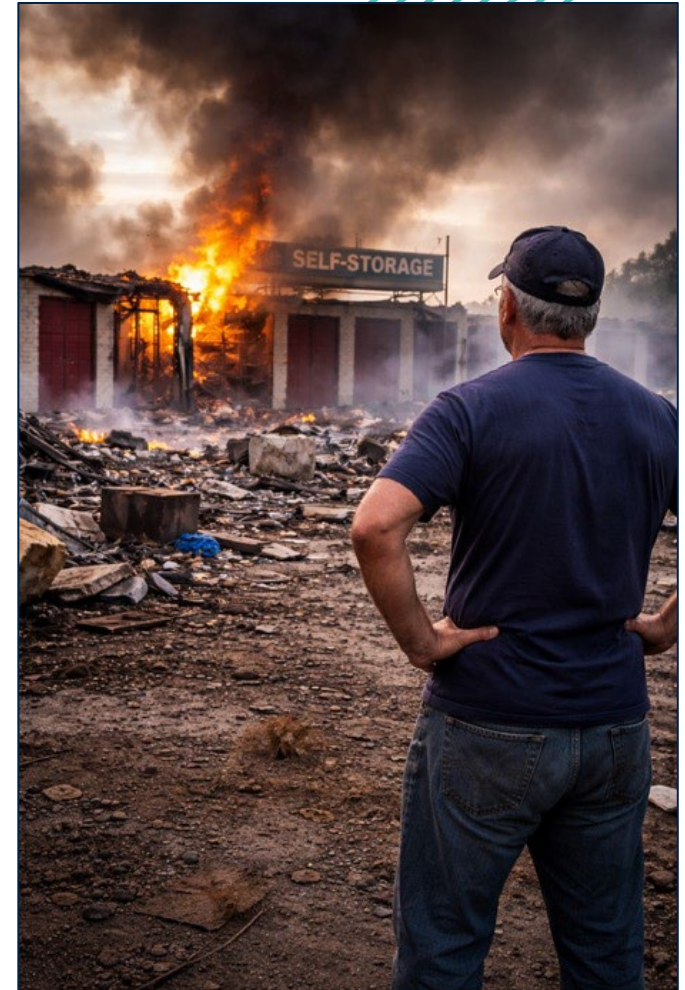
This map denotes the approximate location for each of the 27 separate billion-dollar weather and climate disasters that impacted the United States in 2024.

April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



Operational Impact

- Structural damage
- Loss of income
- Tenant disputes
- Legal exposure
- Coverage limitations



April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



Insurance Market

- Rising premiums
- Higher deductibles
- Stricter underwriting
- Reduced coverage options
- Risk management impacts pricing
- Light at the end of the tunnel



April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



Carrier Evaluation



- Claims history
- Maintenance and upkeep
- Lighting and security
- Fire prevention
- Operational procedures
- Delinquent client processes

April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com





Wrongful-Sale Risk

- 3%-7% of tenants become delinquent enough to require collection action.
- 1%-3% of units ultimately go through lien sale each year.
- 47% of operators report experiencing lien-related legal challenges.
- Lien sales represent the highest legal exposure point in self-storage operations.
- Jury verdicts in wrongful-sale cases have exceeded \$1M.
- Legal defense and settlement costs can easily reach \$25K to \$100K+.

April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com





Proven Ways to Reduce Risk

- Follow state-specific lien laws exactly
- Maintain detailed documentation of every step
- Standardize delinquency workflows
- Implement compliance-tracking systems
- Use automation to enforce lien timelines and generate compliant notices
- Regularly review rental agreements and procedures

April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



Fraud Risks and Warning Signs

- Stolen credit cards
- Identity theft
- Organized crime
- Fake payments
- Email scams
- Refusal of ID
- Duplicate accounts
- After-hours activity
- Payment issues



April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



Cyber Risks and Reduction

- Ransomware
- Phishing
- Payment breaches
- Data theft
- Small businesses targeted
- Strengthen lien procedures
- Document everything
- Improve security
- Train staff
- Review insurance



April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com





Truth About Risk

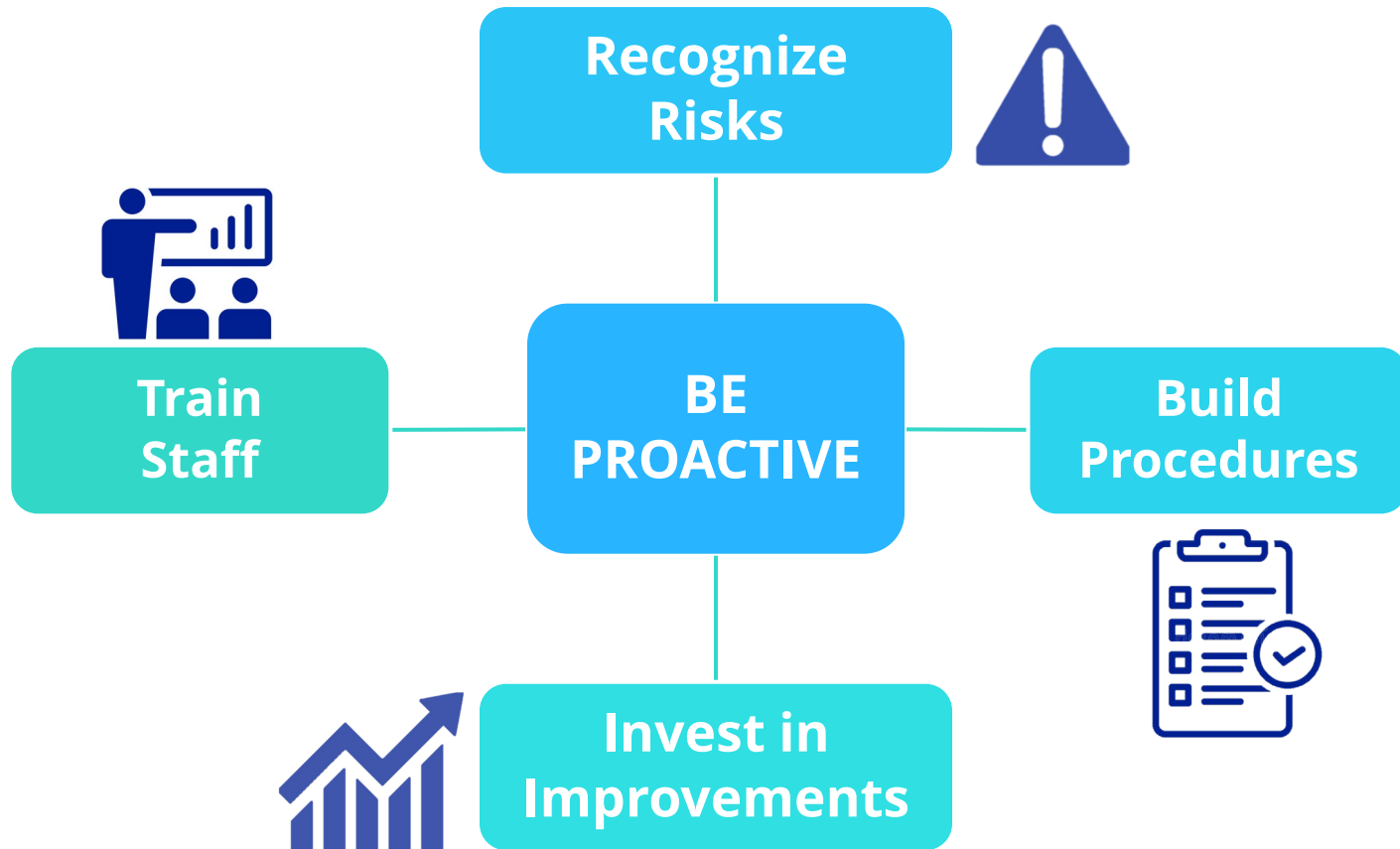
- Units hold valuable items.
- Every unit has a story.
- Small errors = big consequences.
- Operational discipline is critical.



April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



Key Takeaways



April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



Resilient Industry

- Strong through cycles
- Supports life transitions
- Continues to grow
- Adaptation is key



April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com





Thank You! Questions?



April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com



Contact the Presenter



**SUBMIT
FEEDBACK!**



Jenny Bortman

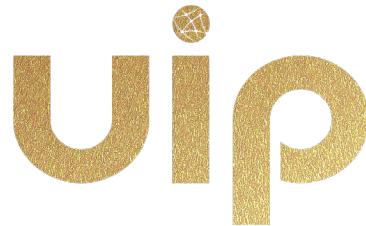
President/CEO

Universal Insurance Programs

602.222.8300

jennyb@uiprograms.com

www.uiprograms.com



April 7-10, 2026 ♦ Las Vegas ♦ issworldexpo.com

