Field Guide: Commercial Tenant vs Landlord Split Quick-Reference Table

Canonical Web Version: https://restorationintel.com/field-guide-commercial-tenant-vs-landlord-split-reference/

Direct Answer: During commercial losses, field teams should separate property into four provisional buckets — Building Envelope and Landlord Systems, Tenant Improvements and Betterments (TIBs), Tenant Business Personal Property (BPP), and Leased or Third-Party Assets — while explicitly noting that the executed commercial lease and policy endorsements govern final coverage allocation.

Field Benchmark & Decision Matrix

Asset / Building Component	Typical Field Classification	Physical / Tagging Cue on Site	Estimating Tool Routing	Critical Lease / Policy Caveat
Exterior Shell, Roof, Slab & Common Hallways	Landlord Building Coverage	Structural framing, shared stairwells, building-wide utility mains	Structure Estimate (Landlord File)	Triple-net (NNN) leases may shift maintenance costs, not casualty ownership
Base-Building HVAC Rooftop Units & Sprinklers	Landlord Building Coverage	Feeds entire building or predates tenant suite build-out	Structure Estimate (Landlord File)	Dedicated supplemental server-room cooling units often belong to tenant TIBs
Custom Reception Desks, Partition Walls & Millwork	Tenant Improvements & Betterments (TIBs)	Permanently affixed to slab/wall specifically for tenant brand/workflow	Separate TIB Sub-Schedule (Pending Lease)	Many commercial leases deem affixed TIBs landlord property upon installation or insure under tenant BPP endorsement
Restaurant Walk-In Coolers & Type-1 Hood Systems	Disputed / Lease-Dependent (TIB vs. Equipment)	Bolted panels, roof penetrations, dedicated grease exhaust ductwork	Isolate in Dedicated Trade Equipment Group	Review lease fixture-removal clause before pack-out or demolition
Modular Cubicles, Desks, Chairs & File Cabinets	Tenant Business Personal Property (BPP)	Freestanding, movable without structural demolition, bolted only for seismic tip	Contents Schedule (XactContents / BPP)	Confirm whether modular walls attach to building power whips or plug cleanly
Servers, Workstations, POS & Exam Equipment	Tenant BPP (or Leased Equipment)	Asset tags, IT inventory stickers, serial plates, lease vendor decals	Contents Schedule + IT/OEM Triage	Check property-tax/leasing stickers; leased MFPs and medical devices require lessor notice
Retail Stock, Raw Ingredients & Finished Goods	Tenant Commercial Stock / Inventory	Barcoded SKUs, wholesale cartons, point-of-sale shelf merchandise	Commercial Stock Loss Schedule	Separate wholesale replacement cost from retail selling price per policy valuation

Practitioner Operational Takeaways

• Separate commercial walkthrough tags into four distinct buckets: Landlord Base Building, Tenant Improvements (TIBs), Tenant BPP/Stock, and Leased/Bailee Property.

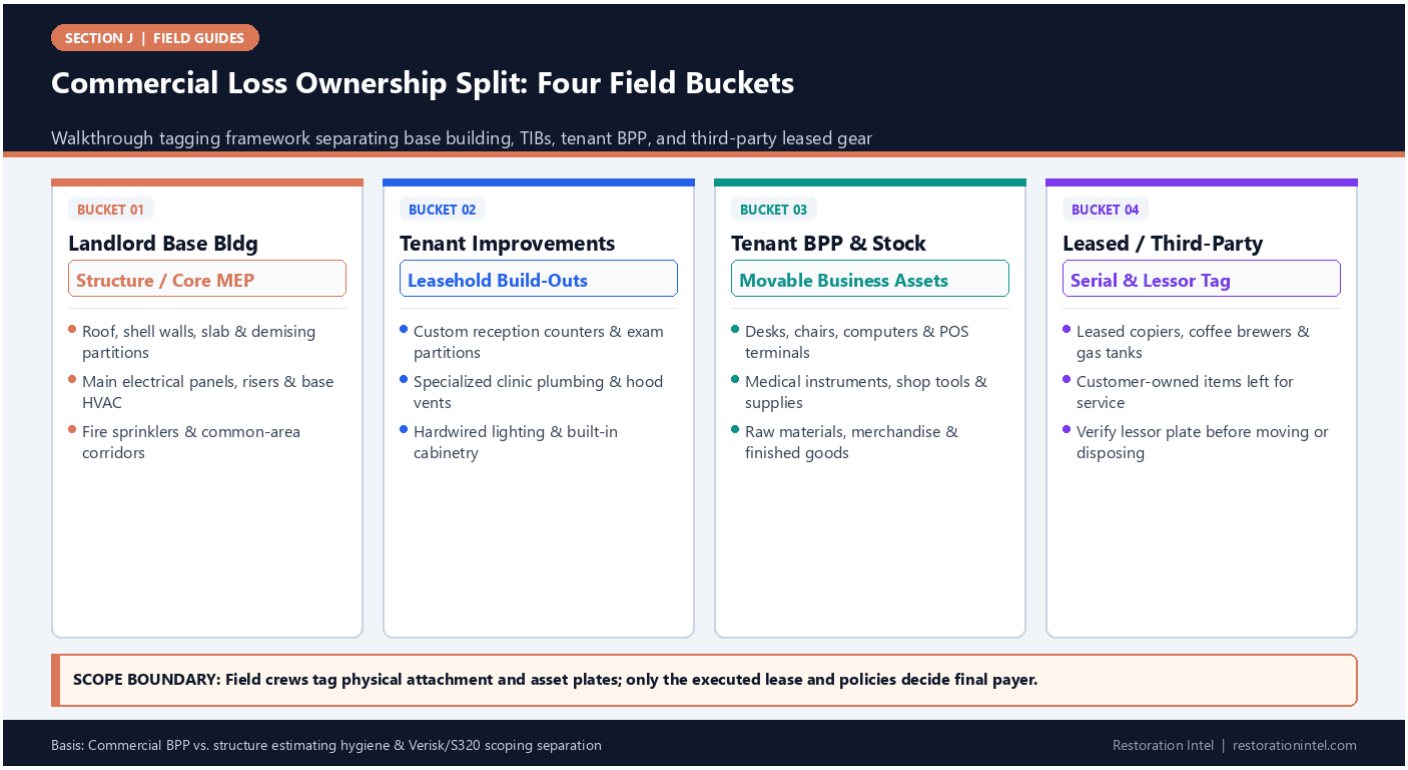
• Photograph physical attachment points (hardwired conduit, slab bolts, plumbing tie-ins vs. cord-and-plug freestanding) on all disputed fixtures.

• Capture lessor/vendor service decals and contract IDs on copiers, POS hardware, beverage systems, and clinic analyzers before moving or cleaning.

• Isolate customer property (bailee items) and commercial wholesale inventory into dedicated sub-schedules separate from office furniture.

• Request landlord contact details, casualty lease provisions, and the fixed-asset register during the Day-1 commercial walkthrough.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/field-guide-commercial-tenant-vs-landlord-split-reference.md
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **Verisk Property Claims Solutions:** https://www.verisk.com/solutions/claims/
- **Verisk Xactimate Estimating Platform:** https://www.verisk.com/products/xactimate/
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/