



# REAL ESTATE INVESTOR INSURANCE

Make closing loans easier with lender-approved coverage options, competitive rates and deductibles

Real Estate Investor (REI) insurance is ideal for investors with five or more homes in their rental portfolio who are looking to protect their properties with a single policy.

Written by Lloyd's of London, an "A" XV Excellent insurance company

## Examples of Typical Losses Rental Owners Face:

### **Vacant Property Damage by Vandals**

REI Resolution: Upon notification of the damage, will see to the claim being properly adjusted in a timely fashion so that the owner can receive the payout necessary to repair the home and make it rent-ready.

### **Tenant Slips and Falls on Faulty Step**

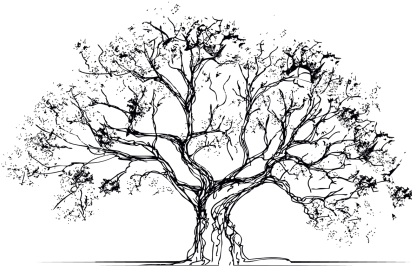
REI Resolution: Will pay initial medical damages incurred by the tenant. If bodily injury is significant and suit is threatened, coverage will offer defense and protection from potential damaging settlement that could threaten the entirety of the investor's business.



# COVERAGE HIGHLIGHTS

Property Features	Guidelines
Target Classes	<b>1-4 Unit Dwellings</b> <b>Small Habitational</b> <b>Condo Units</b> <b>Light Commercial</b>
Ineligible Classes	<b>Condo Associations</b> <b>Restaurants</b> <b>Bars/Taverns</b>
Property	Liability
Special perils coverage form	Commercial general liability coverage
Replacement cost coverage - No coinsurance	Per property aggregate
Includes coverage for loss of rents and business personal property when requested	Additional coverage for losses due to pools, pets and other generally excluded perils available
Limits starting at \$500,000 per location <i>(actual coverage is for stated limit of each property)</i>	Basic limits include \$1 million per occurrence, \$2 million general aggregate, and \$5,000 med pay
Deductibles ranging from \$2,500 to \$25,000 <i>(separate deductibles for losses due to wind and hail)</i>	\$0.00 deductible - options can be discussed
Sub-limits available for mold and sewer backup	Will allow limited subsidized tenants
Vacant properties covered	Flat rated per property annual

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