

1-4 Family Dwelling Product - Property

This product targets one to four family dwellings owned by individuals or corporate investors for rental purposes. The owner may live in one of the units if multi-family.

Product Features:

- ▶ Risks with difficult to place liability exposure (polls, dogs, etc.) are entertained
- ▶ Ability to offer either Basic or Special Form
- ▶ Can add eligible new dwellings as purchased
- ▶ Flexible valuation clause- either Actual Cash Value or Replacement Cost
- ▶ Ability to consider locations in hail and tornado prone-areas (special deductible will apply)
- ▶ Coverage can be provided for a property that is under renovation

Optional Coverages:

- ▶ Business Income and Extra Expense coverages
- ▶ Equipment Breakdown coverage
- ▶ Loss of Rental Income coverage

Limits Available:

- ▶ Limits of up to \$750,000 available in protection class 1-8

Additional Advantages:

- ▶ Low minimum premium
- ▶ High commissions paid
- ▶ Fast quotes, binders and policy issuance
- ▶ Quick quote turnaround
- ▶ A.M. Best rated A++ carrier
- ▶ Contact within 24 hours of claim report by adjuster
- ▶ Inspection costs paid

