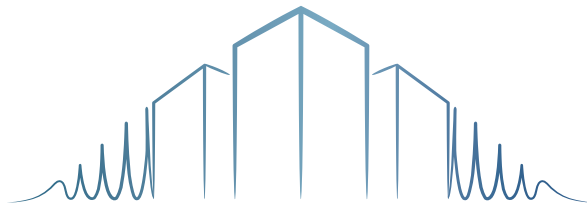


All New



LANDLORD PACKAGE PROGRAM

PROVIDING PROPERTY & GENERAL LIABILITY FOR:

- **1-family to 4-family non-owner-occupied dwellings**
(rented to the same tenant on annual basis)
- **Properties operated by individuals, partners, corporate entities, LLCs, or trusts**
- **Condominium and co-op apartments** (rented to the same tenant on annual basis)

✓ Ideal for homes in average to above-average condition	✓ Completely scalable	✓ Can include replacement costs	✓ Multiple locations per policy available
✓ Customization applicable to coverage, limits, deductibles, and billing options	✓ Additional Owner, Landlord, and Tenant (OLT) coverage available for liability arising from the ownership, occupancy, operation, or maintenance of the premises		

NOTE: Stipulations in the Landlord Package Program preclude coverage for dwellings without central heat, and for dwellings to be used as student housing.

VALUATING & REPLACEMENT COSTS

The Landlord Package Program makes available Actual Cash Value (ACV) rating. This can assist landlords with accurately valuating policies. Replacement costs are part of the program, contingent upon sufficient Insurance-To-Value (ITV) calculations being made. Questions about appropriate dwelling limits can be raised with your underwriter.

Underwriter Questions

Certain situations will require a more detailed discussion with your underwriter to customize and/or obtain coverage. These include:

- Vacant dwellings
- Restricted dogs
- Woodstove installation
- Poor property condition
- Buildings currently for sale
- New business inspections
- Pools and/or waterfront properties
- Old and/or flat roofs
- Non-renewed risks
- Prior carrier loss history
(if insured owns 5+ rental houses)
- Leases not excluding dogs
- No businesses on premises
- Secondary heating sources
- Prior FAIR Plan accounts

FAST & EASY APPLICATION

Providing a quote for Landlord Program Package coverage is easy and fast. Contact us today to discuss the specifics of how the Landlord Package Program can benefit your clients.

Landlord Package Policy Enhancement



LANDLORD CUSTOMIZER

- ✓ Proprietary optional coverage
- ✓ One price: \$135 per location
- ✓ One endorsement
- ✓ Available on new & renewal business

Coverage includes:

• Added Water Damage	\$5,000
• Additional Debris Removal	\$10,000
• Building Theft Coverage	\$2,500
• Landlord's Property Coverage	\$2,500
• Lock Replacement Coverage	\$500
• Money & Securities	\$10,000 on premises \$2,500 off premises
• Ordinance or Law Coverage	\$50,000
• Personal Property Extensions	10 additional property coverages w/sub-limits
• Repair or Replacement of Foundations	\$10,000
• Valuable Papers and Records	\$2,500
• Fire Legal Liability Coverage	\$100,000
• Medical Payments Coverage	\$1,000

Contact us today!

Gene Mitchell

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