



2010 10+ Dwelling Sellsheet

| Features | Bridges | Benefits |
|--|---|---|
| Single Policy for all homes owned | <i>Why this is important</i> | Simplifies insurance process for customer |
| Vacant exposures up to 24 months | <i>How this affects you</i> | Most admitted carrier competitors will not accept vacant properties or have a more restrictive time allowance |
| Cosmetic Renovation is acceptable | <i>What this means for the agent and customer</i> | Addresses the needs of investor who is committed to property improvement and maintenance |
| Personal Injury Coverage is available | <i>The benefit to you</i> | Addresses exposures commonly found among professional real estate investors |
| Coverage for vacant land exposures is available | <i>The benefit to you</i> | Addresses exposures commonly found among professional real estate investors |
| Coverage for limited commercial exposures is available | <i>The benefit to you</i> | Addresses exposures commonly found among professional real estate investors |
| Variety of Coverage Forms Available – Basic, Broad and Special | <i>Why this is important</i> | Coverage and pricing can be adjusted based on the exposures at each location, condition of risk and insured's philosophy of risk management. Creates a broad spectrum of coverage availability. |
| Building Values up to \$1 million | <i>The benefit to you</i> | Schedules including higher valued homes can be accommodated with appropriate coverages. |
| Replacement Cost Available – Homes 30 years or newer | <i>What this means for the agent and customer</i> | Insureds can rest easy knowing depreciation will not apply to the claim settlement process. |
| Coinsurance Options – 80%, 90% or 100% | <i>Why is this important</i> | Greater flexibility in the limits that are required for adequate insurance. |
| Deductible Options up to \$25,000 | <i>How this affects you</i> | Insureds can earn discounts for higher deductibles. Allows insured flexibility in degree of retention. |
| No Restriction on number of dwellings | <i>What this means for the agent and customer</i> | Many competitors limit the number of dwellings that can be placed on the policy, creating complexities for the agent and insured. |



2010 Plan:

Target risks Dwellings 60 Years or newer
Above average or better condition
Professional property management

Enhancements Excess Liability
Identity Recovery Coverage
Equipment Breakdown Coverage

**Key Features/
Coverages** Will accept vacant exposures
All homes on single policy
Variety of Coverage Forms and deductible Options
No restrictions on number of homes

**Premium
Discounts** ISO Based Pricing
Up to 25% credit/debit available

**Service
Highlights** Direct Bill or Agency Bill available
Customized Product Application
Photos may be required
Commercial Team provides all rating and policy services
Dedicated Commercial Billing Service Line

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