

Real Estate Investor Binding Solutions



BROKERAGE

BINDING

PROGRAMS

Our Contract Binding team targets habitational real estate investor risks through a select group of trusted carriers.

We understand that managing habitational real estate investments comes with its unique set of challenges and risks. Our offerings provide a broad range of coverage capacities suited to the needs of your insureds.

Covered Classes

- Airbnb/VRBO/Short term
- Dwellings/seasonal dwellings
- 1-4 family dwellings (large schedules eligible)
- Real estate property managers
- Real estate schedules/REO
- Rental dwellings
- Student housing (25% of schedule max)
- Subsidized housing (25% of schedule max)
- Light Commercial – Office, Retail, Strip Mall, etc. (25% of schedule max)

Coverage Details

- All Risk property coverage form by Lloyds of London (Excl Flood / Quake)
- \$2.5MM per location max limit / No max limit per schedule
- Replacement Cost for Dwellings and Commercial Properties Available
- Loss of Rents Coverage Available
- \$1,000 Minimum deductible for All Other Perils
- Competitive Wind/Hail Deductible
- Rate Credit Available for increased deductible structure
- General Liability: \$1MM limit per occurrence, \$2MM annual aggregate limit

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