



Property Coverage

Carrier:	Certain Underwrites Lloyd's of London AM Best Rating A (Excellent)
Limit	Policy limit up to \$2,500,000 per location. Coverage provided per value reported.
Coverage	“Open Perils” to covered properties subject to policy exclusions. Earthquake - \$50,000 deductible (Excluded in California & Alaska) Flood - \$50,000 deductible (Excludes Flood Zones A & V) Coverage includes Fire, vandalism & malicious mischief (excluded on properties not secured and inspected monthly), riot, explosion, vehicle damage due to land vehicle, civil commotion, hurricane, smoke, hail, damage due to falling aircraft, windstorm (subject to separate deductible).
Deductible	\$2500 per occurrence for all perils except wind, flood, earthquake. \$5000 per occurrence vandalism & MM Windstorm 2% of insurance value, minimum \$2,500 each loss
Exclusions	Leakage of plumbing, heating or cooling systems due to freezing, Mobile Homes, Intentional acts by Insured, War, Nuclear hazards, Wear & tear, Mold, Design faults, pollution or contamination, Signs, awnings, gutters, Foundations, Condemned or demolished property, Unrepaired damage prior to policy inception, Backup of sewers & drains, Theft of contents, Terrorism (unless added by endorsement) . Refer to actual policy for exact terms.
Rates	
Proposal Expires	
Notes:	

General Liability Coverage (optional)

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Limit \$2,000,000 Annual aggregate

Interest To pay sums that the Insured becomes legally obligated to pay damages as Owner, Mortgagee, or as servicing Agent by written agreement, because of "bodily injury" or "property damage" with respect to assets that are:
Owned or acquired through foreclosure
Assets controlled or managed by the insured
Properties in which the Insured is a mortgagee in possession
Deed in lieu of foreclosure

Limits	Annual Aggregate	\$2,000,000
	Each Occurrence	\$1,000,000 per location
	Products/Completed Operations	Excluded
	Personal & Advertising Injury	\$1,000,000
	Liquor Liability	Excluded
	Fire Damage Legal Liability	\$50,000 any one fire
	Medical Expense Limit	\$5,000 any one person

Deductible \$0

Exclusions Abuse & Molestation, Animal bites, Intentional acts by Insured, Asbestos & radon gas, Lead poisoning, Communicable disease, Assault & battery, Voluntary labor, Property of others, Punitive & exemplary damages, Fiduciary liability, Professional liability, War, Nuclear hazards, Mold, Pollution or contamination, Terrorism (unless added by endorsement) . Refer to actual policy for exact terms.

Rates

Proposal Expires

Notes:

Why Do I Need Specialized Coverage for My Investment Properties?

Homeowner's Insurance isn't designed for any type of property other than the one you currently use as your primary residence.

Dwelling Fire coverage is intended for properties rented to others or a secondary home.

Most forms of insurance have a **vacancy clause** where your coverage is either no longer in force or is severely limited.

Properties that are vacant at the time a policy is issued may have inappropriate coverage in force. Your insurer may state there was misrepresentation and deny any claims.

The correct form of insurance provides protection from a broad range of perils. Security comes from hiring professionals to protect your valuable assets!

For owners of multiple properties, keeping track of coverage, when premiums are due and other policy administration can be a nightmare.

Purchasing the wrong type of insurance can cause harm to the investor and the lender when a loss arises.

You are paying lots of money to protect your assets.

Make sure your program performs to **your** needs!

Ok, so you've reviewed the program highlights and there isn't much to distinguish this program from others, right? *Not so fast!* Here are more highlights and reasons to use custom designed programs from *Innovative Risk Solutions, Inc.:*

Web based access to your account 24/7

No forms to fill out & fax or email, just log on and enter your information.

No waiting for a customer service rep. to return (or not return) your call.

No begging for proof of insurance at closing table.

Are you ready?.....

Once you log on, enter property information and coverage requested. Your

Evidence of Insurance is ready to print, Fax or email at your office!!

No way!

Yes, this is the way to instant service and accurate billings!

Cancellations a pain in the neck? Not here! Just log on and cancel. Forgot to cancel a property? You can go back up to 60 days for full credit.

Billings frequently wrong and impossible to understand? No more!! You will see all your additions and cancellations in one easy to understand monthly statement

Too good to be true? Not a chance! Our program is the development of a talented group of Insurance Professionals designing custom tailored insurance programs for Professional Real Estate Investors and Lenders since 1993.

You need an expert on your team to analyze your needs and provide solutions that make sense.

We believe our system, rates, coverage and expertise are second to none in the industry. We hope you'll agree. If you are serious about your protection needs, why not use the company that knows your business protection needs better than anyone!

Call us today!!



jwatt@irs-incorporated.com

P.O. Box 530210

DeBary, FL 32753

954.931.4795 Phone

866.847.5565 Facsimile