

**KISTLER AGENCY, LLC**

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**LENDER PLACED HAZARD**

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| **MAJOR BENEFITS** |
| * Backed by the world’s largest insurance market * Up to $7 billion in insuring capacity * Covers losses caused by multiple perils such as fire, smoke, water, wind, civil commotion, explosion, theft, vandalism etc. * Immediate coverage – no waiting period * Minimal property and loan information required to place coverage * Coverage can be backdated up to 30 days – giving you up to 90 days of critical interim coverage pending borrower response * Automatic Coverage (subject to eligibility criteria) * Flexible borrower notification letter cycle * Blanket coverage available * Coverage automatically renews |

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| **COVERAGE INFORMATION** |
| 1-4 Family Residential Properties   * Replacement Cost coverage of Building * Actual Cash Value coverage on Other Structures * No co-insurance requirement * Debris Removal and Loss Avoidance Measures coverage * Temporary Housing Expense up to $1,000 per loss * Mobile Home coverage * Unit Owner loss assessment coverage * Optional Earthquake Coverage * Liability coverage available for REO properties * Up to $1,000,000 in building coverage (higher limits available) * Various deductible options   Commercial Properties   * Replacement Cost coverage on Building * Actual Cash Value coverage on Other Structures * Coverage for commercial condominium units * Coverage for hotels, motels, retail stores and other businesses establishments * No co-insurance requirement * Contents coverage available * Up to $2,500,000 in building coverage (higher limits available) * Various deductible options |

For full details on how you can join thousands of financial institutions that benefit from well designed lender-placed insurance solutions, please contact KISLTER AGENCY, LLC