REAL ESTATE INVESTORS PROGRAM

## REAL ESTATE INVESTOR'S PORTFOLIO COVERAGE

THIS PROGRAM IS **AVAILABLE IN ALL 50 STATES Vacant Property and Builders Risk also** Available in most Areas

**Umbrellas and Excess Protection** from 1 million to 10 million



Phone:312-521-0210

Email futurafinancialservices@amail.com

Please contact our REI team members for submission forms, to discuss a specific risk, or to answer any questions.

## SINGLE POLICY COVERAGE SOLUTIONS FOR YOUR CLIENTS WITH MULTIPLE REAL ESTATE HOLDINGS

Minimum qualifications: 10 properties and \$1 million TIV minimum coverage amount (\$500,000 coastal/FL/CAT areas)



## COVERAGE HIGHLIGHTS

Property and General Liability habitational coverage

Single Family Homes, Duplexes, Triplexes, Single Apartment and Condo Units, Small Apartment Buildings, Ancillary Commercial Buildings, Mobile/Modular Homes, and Vacant Land

Individuals/Private Real Estate Investors, Corporations, LLC's, Family Trusts, Property Management Firms, Limited Partnerships, and Associations Long Term Investment and Short-Term Investment Buy/Sell (Flippers) portfolios **Multiple or Additional Named Insureds** 

Single State and Multi- State portfolios

Long-Term, Short-Term/Seasonal Rentals and Vacant Properties

Online Property Management and Billing Portal

Premium Direct Billed w/ monthly reporting option in 12 installments (Ultimate cash flow plan) or Annual Bill

Add and Delete locations on-line when properties are bought and sold \$1,000 - \$20,000 Per Property deductible options

Wind/ Hail Coverage at 2%, 3%, 5% and 10% Per Property deductible options for coastal and tornado regions

X-Wind Coverage Available

Replacement Cost and Actual Cash Value Coverage Options

All Risk Coverage Form (superior to DP-3)

\*\*\*Optional Endorsements:

- Loss of Rents/Business Income
- Business Personal Property/Contents
- Law and Ordinance
- Flood/Earthquake (subject to availability)

Additions and Alterations (Interior only coverage for condo/apartment units General Liability at Standard \$2 million/\$1 million per Property Limits (Lessor's Risk) Excess Liability \$1-5 million Options

No Minimum Earned; No Short Rate Penalty; No Inspections;

No Coinsurance/80% Coinsurance

Currently Protecting 8,500+ Properties in 41 States via AM Best A or better rated companies!

(over \$20,000,000 in Written Premiums)



Single Family/Duplexes/Triplexes



Townhomes



Apartment Buildings





## SUBMISSION REQUIREMENTS

- **REI Supplemental Application**
- **REI Reporting Form/SOV**
- 3 Year Loss Runs or 3 Year No Loss Affidavit (within application)