



PROPERTY MANAGER & LANDLORD PROTECTION PRODUCT



ACCESS THIS PRODUCT THROUGH THE REAL ESTATE INVESTOR PROGRAM

A blanket master policy designed to help cover tenant liabilities to the landlord for losses caused by the tenant. When used in conjunction with a lease agreement that requires tenant-maintained liability and compliance tracking services also offered by the carrier, the Property Manager and Landlord Protection product can be an integral part of any property manager's risk management program.

COVERAGE

- Base coverage covering the main loss exposures* of fire, smoke, explosion, and water damage.
- Expanded liability covering several additional perils*: sprinkler leakage, falling objects, freezing, discharge from appliances, weight of tenant's contents, burglary, riot, and collapse.
- Landlord optional coverages* include loss of rental income, pet damage and supplemental.
- Tenant optional coverages for tenant contents and liability are available.
- Optional Landlord Supplemental coverage** adds twelve additional protections including:
 - loss of rents
 - skip
 - deductible buy down
 - fungi / bacteria clean up
 - bed bug remediation
 - pet damage
 - insufficient security deposit
 - ordinance or law
 - fire department surcharge
 - loss assessment
 - home sharing activities of tenant
 - This coverage is subject to a loss ratio aggregate limit.

HIGHLIGHTS

- Rates are competitive and typically less than an HO-4 equivalent.
- All other pricing, except supplemental, is based on a monthly rate per covered unit.
- All premiums are paid by the named insured. Pass-throughs to tenants are up to the property manager.
- The optional Landlord Supplemental coverage premium is billed on an annual basis and cannot be passed through to tenants.
- Coverage can be placed in three ways:
 1. Blanket,
 2. Optional, or
 3. as part of a compliance tracking solution.
- Compliance tracking services may be available through the carrier.

*For which a tenant is liable and subject to policy terms and conditions

**Landlord supplemental includes protections directly for the landlord



CONTACT

BROOKE EVANS
Vice President
443-318-6176
brooke.hopkins@ryansg.com

FERDA KIRMAN
Vice President
912-744-4698
ferda.kirman@ryansg.com

LUCY ROBINSON
Assistant Vice President
516-986-4302
lucy.robinson@wkfc.com

JASON WILLEMS
Underwriter
904-362-9712
jason.willems@ryansg.com

Contact your underwriter today!



SUBMIT A RISK

Email: programs@ryansg.com
Fax: 410-828-8179



RyanPrograms.com