

Coverage Information

- ✓ Up to \$1.5M for coverage A
- ✓ Up to \$1M for premises liability
- ✓ Fair rental value coverage
- ✓ Flexible deduction options (up to 10%)

Optional Endorsements

- ✓ Water back-up
- ✓ Sudden and accidental water
- ✓ Hidden water
- ✓ Bed bug coverage
- ✓ Solar panel coverage
- ✓ Extended replacement cost (up to 25%)
- ✓ Personal injury liability

Properties that fit our appetite

We make it easy to quote and bind property insurance for several dwellings, including: **AirBNBs**, **VRBOS**, and other rentals

We take properties built as far back as 1870 (refer to underwriting guidelines for specifics by state)



Single family



Condos rented to others



Multi-family (up to 4 units)



ADU's / Casitas



Short-term rentals



Cosmetic Renovations

Unacceptable Risks

- ✗ Apartments (5+ units)
- ✗ Risks with or attached to commercial exposure
- ✗ Mobile / manufactured properties
- ✗ Under construction and heavy renovation
- ✗ Poor property and roof conditions
- ✗ Vacancy (60+ days)

**Only available in certain states and limitations apply*