STEADILY.

Add more protection with Excess Liability



Excess Liability adds a higher liability limit on top of your landlord policy, so you have more protection if a serious covered claim goes beyond your standard limit.

- Up to $1M or $2M in additional protection**
- Covers the same liability risks as your underlying landlord policy
- One policy can protect your entire Steadily rental portfolio
- Simple to add to your existing landlord policy

How it works

Example: $1.5M lawsuit

Landlord policy pays first $1M*

Excess Liability can help with the next $500K

1



Your landlord policy pays first

Your standard liability limit handles the claim up to its maximum.

2



Excess Liability adds more

If the covered claim goes above that limit, this add-on can help pay the rest.

3



You avoid more out-of-pocket risk

Without this extra layer, you may be responsible for the amount above your policy limit.

Why investors add it:

- Protection from large liability lawsuits when standard coverage isn't enough
- You own short-term rentals with pools, hot tubs or other amenities that may attract lawsuits
- Peace of mind knowing you won't be personally on the hook if a large claim happens.
- One policy can protect your entire Steadily rental portfolio, no matter how many properties you own

Protect more than the property

Ask your independent agent about adding Excess Liability to your Steadily landlord policy.

*The landlord policy pays up to the limit (which could be up to $1M).
**May be subject to limitations or exclusions in certain areas. State law requires anyone discussing insurance coverage to hold an active insurance license. Excess Liability follows your underlying policy and does not expand what is covered. Limits, availability, and eligibility vary.

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