



KISTLER AGENCY, LLC

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LENDER PLACED HAZARD

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

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 KISTLER AGENCY, LLC