

# 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.

### **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.

- 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.
- 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



#### 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



The description of this program is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same. The operations described herein are conducted by RSG Specialty, LLC, a Delaware limited liability company based in Illinois. RSG Specialty, LLC, is a subsidiary of Ryan Specialty, LLC. RSG Specialty works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: RSG Specialty Insurance Services, LLC (License #0G97516). ©2024 Ryan Specialty, LLC