



## Rental Dwelling

The rental dwelling product provides an online solution for agents with residential landlord clients. Easy-to-find exposures like rental and vacant properties can often be hard to insure, especially when occupancy fluctuates. Through US Assure, securing protection for these variations in property exposure is fast and easy.

### Product Highlights

- Rate, quote and issue policies online at [usassure.com](http://usassure.com)
- Financial strength and stability of a respected "A" rated carrier
- Standard 12 month policy term, with short-term policies available in many states
- One policy for multiple residential properties when located in the same state and requiring the same occupancy coverage need
- Policies can easily be converted if the occupancy of the property changes
- Offered on an admitted basis in most states
- Direct bill with premium payment installment options and a credit card payment method

### Coverage Highlights and Limits

- Optional coverage includes loss of rents, theft, and back-up of sewer and drains
- Property coverage up to \$5 million; premises liability up to \$1 million each occurrence / aggregate
- Minimum property value is \$20,000 for condominiums and \$50,000 for all other residential dwellings

### Eligibility

- Well-maintained one to four family unit dwellings (including their detached structures) occupied by tenants only
- Row homes, condominium or co-op units
- Manufactured/Mobile homes – provided they are fixed to permanent foundations, skirted and are not movable
- Detached structures with respect to garages and larger storage sheds which can be rented to tenants provided they are not used for any commercial purposes (a separate limit is required for these structures)
- Continuous insurance coverage for the past three years

### Partner with us.

Partnering with US Assure means you will receive customer service from a team that fully understands the insurance industry. It means trusting a team with expertise and insight that is always thinking ahead to deliver solutions that meet your clients' needs. Most importantly, it means gaining an extension of your team that is experienced, committed and focused on your success.

Receive instant access to our portfolio of builders risk and property insurance programs through our simple online registration process at [usassure.com](http://usassure.com). Our dedicated, responsive team of specialists is also available at (800) 800 - 3907.