



# PROPERTY INVESTORS PROGRAM

## Commercial Package Policy for Dwelling & Condo Schedules: 5+ Locations

The DeCotis Residential Dwelling Investor Product is designed for real estate investors, landlords owning multiple properties, house flippers, residential builders, and property management companies.

By offering one convenient master commercial package policy, our program simplifies insurance and eliminates the hassle and extra cost of insuring each property individually.

We accept schedules for a **minimum of five properties**, with no maximum.

### TARGET CLASSES

- Rental Dwelling 1-6 Units
  - » Up to 8 family units may be acceptable only if it's part of a wider schedule of 1-4 units
- Vacant Dwelling
- Rental Condo Units
- Property Under Renovation
- Short-Term Rentals
- Mobile Homes may be considered
- Commercial Real Estate (under E&S Property program)

### DWELLING SCHEDULE PROGRAM HIGHLIGHTS

- Property Limits: Up to \$2 million TIV any one location
- Liability: \$1 million / \$2 million General Liability
- Package or property only available
- Fixed schedules or reporting form
- No age limits on buildings
- Buildings with or without updates welcome
- Multiple named insureds acceptable
- Multiple state policies available
- Ability to add or remove coverage on specific locations
- Automatic coverage—30 days
- Schedules with a minimum of five properties are acceptable (no maximum)

### Optional Coverages

Business Personal Property, Loss of Rents, Ordinance or Law, Equipment Breakdown, Flood, Earthquake, Swimming Pool Liability, Vacant Land Liability, Dog Bite Liability, TRIA, Water Backup, Debris Removal, and more.

### E&S / NON-STANDARD COMMERCIAL PROPERTY RISKS: UP TO \$25 MILLION PER LOCATION

We will consider Commercial Property schedules with limits up to \$25 million per location, \$100 million policy TIV.

### CARRIERS:

A.M. Best A Rated

### STATES:

AZ, CO, CT, DC, DE, FL, GA, MA, MD, ME, NC, NH, NJ, NM, NY, OK, PA, RI, SC, TX, VA, VT

### QUOTES AND SUBMISSIONS:

To obtain a quote, you can submit an [application](#) to [Quotes@Decotis.com](mailto:Quotes@Decotis.com).

We will accept any **SOV** with supplemental applications (habitational or vacant), three years of loss history, and target premium.