

Guaranteed Protection For Landlords



Malicious Damage Guarantee



Loss of Rent Guarantee



Eviction Cost Guarantee

ProtectionPlus — POLICY BENEFITS CHECKLIST

LOSS OF RENT	Max Level of Cover
Tenant Skip <i>(Lease Break)</i>	8 weeks
Tenant Delinquency (Eviction Order granted)	10 weeks
Tenant Delinquency (Writ of Possession obtained)	12 weeks
Tenant Death (sole tenancy)	12 weeks
Tenant Murder or Suicide	25 weeks
Untenable (due to malicious damage by tenant to the contents only)	8 weeks
Untenable (due to malicious damage by tenant to the building only)	8 weeks
Victims of Violence	4 weeks
ADDITIONAL BENEFITS	
Malicious damage to building and/or contents	\$35,000*
Theft or damage due to theft to building and/or contents	\$15,000*
Eviction filing fee, Eviction defense costs	\$5,000
Sheriff, Marshall or Constable fees	\$600
Loss due to use of Digital Lock Boxes	\$5,000
Service and/or companion animal damage	\$1,000
Re-keying of locks	\$400
General Liability for 3rd party claims that happen on your property	\$1,000,000

*A deductible of \$1500 per event will be applied to all Malicious Damage and Theft Claims.

This crucial insurance is available exclusively through Professional Property Managers

ELIGIBITY CRITERIA

- Scheer Landlord Protection Insurance is only available for properties that are managed by a Professional Property Management Agent.
- Cover is not available on any property with a monthly rent below \$1000 or that is located within the five boroughs of New York City.
- All claims will be settled according to the lesser of the rent on the current lease, or up to a maximum per month rent cover of \$3000
- Tenant occupied properties where the tenant is not current on rent and had not paid rent on time for the previous two months, will not be eligible for the Loss of Rent, Eviction and tenant malicious damage Guarantees until those conditions are met.

Agent: SureVestor, Inc.
Delaware License # 0699809

LANDLORD PROBLEM: EVICTING A TENANT IS EXPENSIVE



SITUATION:

Evicting a tenant is expensive. There are legal bills, sheriff fees and you'll need to change the locks. And chances are you may have incurred expenses from malicious damage they created or rent they failed to pay. Then on top of that, you have to re-market the property all over again!

CHALLENGE:

How do you get reimbursed for all the expenses that come with evicting a tenant? For starters, there's not an insurance company in the U.S. that covers landlords for tenant malicious damage... except for one, SureVestor.

SOLUTION:

Enroll in the affordable ProtectionPlus Bundle from **SURE**VESTOR

COVERAGE:

- Eviction **GUARANTEE** with \$5,000 in coverage, plus \$600 for any sheriff fees
 - Rekeying of locks if a tenant skips or has to be evicted
 - Tenant Malicious Damage GUARANTEE with \$35,000 in coverage
 - Loss of Rent GUARANTEE with up to 25 weeks of rent loss
 - \$1,000,000 coverage for 3rd Party Claims that happen on your property (That's **TWICE** the liability coverage of most dwelling policies)
 - \$5,000 lockbox coverage
 - \$15,000 in Theft or Damage Due to Theft

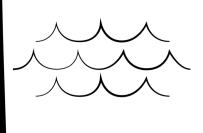
Landlords can only get the ProtectionPlus Bundle through a Property Manager.



LANDLORD PROBLEM: ACCIDENTAL TENANT DAMAGE







WATER DAMAGE

SITUATION:

Tenant accidentally causes expensive damage to property from fire, smoke, explosions, falling objects, and water damage from overflow, discharge or leakage.

CHALLENGE:

Tenant may have insurance that covers expenses, but they often don't, or let their policy lapse. Your dwelling policy should cover it, but then you have to pay the deductible and chase the tenant to get reimbursed.

Plus, each claim may result in your premiums going up.

SOLUTION:

SUREVESTOR Master Tenant Liability

COVERAGE:

- \$100,000 coverage for fire, smoke, explosions, falling objects, and water damage from overflow, discharge or leakage - per occurence
 - No cost to landlord. Low cost to tenant
 - Ensures 100% compliance among tenants
 - Protects landlords against claims to homeowner's policy
 - Prevents insurance companies raising premiums due to damage claims

Landlords can only get the Master Tenant Liability through a Property Manager
Talk to your Property Manager or call SureVestor at 651-303-1225



LANDLORD PROBLEM: TENANT STOPS PAYING RENT



SITUATION:

Tenant stops paying rent for almost any reason, including job loss, divorce or health issues.

CHALLENGE:

Significant loss of income and possibly the expense of evicting tenant.

SOLUTION:

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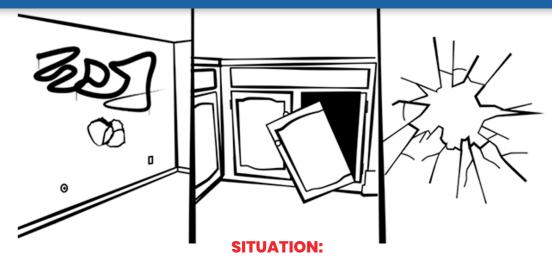
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LANDLORD PROBLEM: TENANT MALICIOUS DAMAGE



Angry tenant creates intentional damage to your property, such as putting holes in walls, breaking windows, spray-painting graffiti, etc.

CHALLENGE:

There's not an insurance company in the U.S. that covers Tenant Malicious Damage ...except for SureVestor. You'll have to sue your tenant... and good luck collecting on that!

SOLUTION:

Enroll in the affordable ProtectionPlus <u>Bundle from **SURE**VESTOR</u>

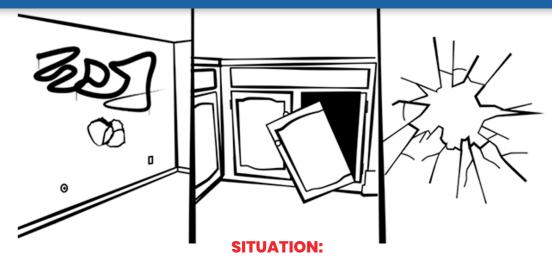
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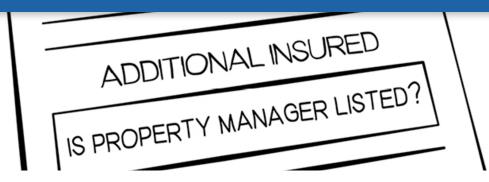
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LANDLORD PROBLEM: TENANT SUES YOU AND YOUR PROPERTY MANAGER



SITUATION:

As the property owner, you're supposed to list your property manager as "additional insured" on your dwelling policy in case the tenant sues. Failure to do so means you're non-compliant, which can cost you time and money in the event an unexpected lawsuit happens on your property.

CHALLENGE:

Most insurance companies make it very difficult to include your Property Manager on the Owner's Dwelling Policy and won't do it without a fight.

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