



PROPERTY INVESTORS
RISKSECURE
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Insurance Quote for:

Alyssa Dyer, Table Investments

1821 Lariat Lane
Del City, OK 73115

Effective Date: 05/25/2022

Proudly offered by:



This proposal is not a binder of insurance. Please review the terms and conditions carefully as they may differ from your current policy. The document is to be presented in its original form and may not be altered in any way.



QUOTE

We are pleased to provide you with a Ross Diversified Insurance Services, Inc. property and general liability quote based on the information that you provided on your application dated **05/25/2022** for:

Insured: **Alyssa Dyer, Table Investments**

**1821 Lariat Lane
Del City, OK 73115**

Property: **\$100,010.00**

Loss of Rent: **\$11,400.00**

Liability: **\$1,000,000 occurrence / \$2,000,000 aggregate**

Your insurance premium is based on the deductible that you choose from among the three options quoted below. For any questions, please contact your insurance services agent at (800) 210-7677.

| HAZARD DEDUCTIBLE OPTIONS | YOUR PREMIUM |
|---------------------------|---|
| \$2,500.00 | Hazard Premium: \$590.00 Policy Fee: \$25.00 Liability Premium: \$110.00 Surplus Lines Tax: \$43.50 Total Amount Due: \$768.50 |
| \$5,000.00 | Hazard Premium: \$561.00 Policy Fee: \$25.00 Liability Premium: \$110.00 Surplus Lines Tax: \$41.76 Total Amount Due: \$737.76 |
| \$7,500.00 | Hazard Premium: \$546.00 Policy Fee: \$25.00 Liability Premium: \$110.00 Surplus Lines Tax: \$40.86 Total Amount Due: \$721.86 |

*Please note: Your quote is valid for **15 days** from the time of application. Invoice has to be paid in full within **30 days** to obtain coverage. If this Insurance is cancelled by you, the Underwriters shall retain a short rate premium as per the schedule in the policy.*

Property Investors Ross Diversified Insurance Services, Inc.

INVEST & PROTECT

Property Investors RiskSecure is a specialized property and liability insurance package designed to meet the unique needs of individuals and organizations who look to protect and grow their property investment portfolio and rental income opportunities. From independent landlords and property management professionals to financial institutions, REITs and property investment groups, RiskSecure delivers coverage and claims support to allow you to focus on your rental or rehab operation with confidence.

Comprehensive coverage for diverse real estate portfolios and needs:

- Residential 1 to 4 family homes
- Condos
- Land Contract/Seller Financing Transactions
- Builders Risk coverage for properties under construction or renovation
- Direct loss or damage from mechanical breakdown or electrical related failure (exclusions apply)





INSURANCE COVERAGE

PROPERTY PERIL & COVERAGE SUMMARY

Below is a summary list of coverage, conditions and warranties associated with the RiskSecure insurance offering. Please review your policy carefully to be fully aware of your coverage terms and conditions.

Replacement Cost / Coverage Details

| Perils | Coverage | Perils | Coverage |
|--------------------------------|-----------|---|----------|
| Loss of Rents | 12 months | Power Failure | No |
| Fire & Lightning | Yes | Neglect, War & Nuclear Hazard | No |
| Explosion | Yes | Seepage and/or Pollution and/or Contamination | No |
| Aircraft & Vehicles | Yes | Governmental Action | No |
| Riot & Civil Commotion | Yes | Building Ordinance/Law | Optional |
| Vandalism & Malicious Mischief | Yes | Reverse Flow of Sewers/Drains | Optional |
| Glass Breakage | Yes | Course of Construction | Optional |
| Falling Objects | Yes | Freezing | Limited |
| Weight of: Ice, Snow or Sleet | Yes | Mold | Limited |
| Theft | Yes | Other Structures | Limited |
| Smoke | Yes | | |
| Debris Removal | Yes | | |
| Windstorm or Hail | Yes | | |

INSURANCE COVERAGE

PROPERTY PERIL & COVERAGE SUMMARY (continued)

Loss Settlement

Coinsurance is waived and loss settlement is based upon the replacement cost valuation if rebuilt. Covered loss to roofs over 15 years are adjusted at Actual Cash Value.

| | Single Family | Condo |
|---------------------------------|----------------------|----------------------|
| Replacement Cost Minimum | \$80/sf ² | \$40/sf ² |

Deductibles

| Property Coverage | Deductible(s) |
|--|---|
| All Perils Except Wind/Hail | Choose among: \$2,500, \$5,000, \$7,500 |
| Wind/Hail and Named Storm OK and non-coastal TX | Greater of Deductible or 2% of Total Insured Value |

Vacant Property

Coverage is provided while properties are being renovated and between renters. Builders risk endorsement is often required by lenders.

* Exclusions Apply





INSURANCE COVERAGE

GENERAL LIABILITY

Below is a summary list of coverage, conditions and warranties associated with the RiskSecure insurance offering. Please review your policy carefully to fully be aware of your coverage terms and conditions.

| | |
|--|-------------|
| Each occurrence limit per property | \$1,000,000 |
| Per property annual aggregate | \$2,000,000 |
| Fire damage | \$50,000 |
| Medical expenses (any one occurrence) | \$1,000 |
| Sublimit liability coverage for sexual molestation | \$15,000 |
| Sublimit liability coverage for assault and battery | \$15,000 |
| Sublimit liability coverage for animal bites | \$5,000 |
| Sublimit liability coverage for airborne material | \$1,500 |

Exclusions

Excluded: Contents coverage

Excluded locations: Detroit, Michigan and Monroe County, Florida

All properties used for business activity/purpose are excluded from this property insurance program. If you are using your property for any business purpose please do not complete and submit this form as your property is not eligible for coverage under the terms of the RiskSecure insurance program. Examples of ineligible business/purpose activities include but are not limited to: elderly/ senior term care facility, hospice care facility, palliative care facility, sobriety and/or drug treatment facility, home day care center, assisted living care etc. If you have any questions regarding this exclusion or are in need of further business activity clarification, please immediately call our insurance agents.