



PROPERTY INVESTORS
RISKSECURE
Powered by OSC

Insurance Quote for:

Alyssa Dyer Table Investments

9619 SE 4th Street
Midwest, OK 73130

02/16/2021

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 property and general liability quote based on the information that you provided on your application dated **02/16/2021** for:

Insured: **Alyssa Dyer Table Investments**

**9619 SE 4th Street
Midwest, OK 73130**

Property: **\$44,800.00**

Loss of Rent: **\$44,800.00**

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

Your annual 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 ANNUAL PREMIUM
\$2,500.00	Hazard Premium: \$339.00 Liability Premium: \$110.00 Policy Fee: \$25.00 Surplus Lines Tax: \$28.44 Total Amount Due: \$502.44
\$5,000.00	Hazard Premium: \$322.00 Liability Premium: \$110.00 Policy Fee: \$25.00 Surplus Lines Tax: \$27.42 Total Amount Due: \$484.42
\$7,500.00	Hazard Premium: \$313.00 Liability Premium: \$110.00 Policy Fee: \$25.00 Surplus Lines Tax: \$26.88 Total Amount Due: \$474.88

*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.*

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)



PROVEN PROVIDERS

RiskSecure is exclusively available from the professional insurance agents at:



Ross Diversified Insurance Services

Since 1986, the team at Ross has a proven track record of serving the real estate insurance needs of real estate investors and portfolio managers by delivering tailored solutions at competitive rates with the least amount of client claims hassle.



RiskSecure is brought to you by:



OSC, a Breckenridge Insurance Group company

OSC is an established wholesale insurance provider serving commercial lenders, mortgage servicers and those insurance agents who focus on REO and property investment clients. As part of Breckenridge, the company has access to more than 100 international excess and surplus carrier markets.



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	Multifamily
Replacement Cost Minimum	\$65/sf ²	\$30/sf ²	\$65/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	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 Ross Diversified Insurance Services at 800-210-7677