



# REI

## Real Estate Investors Insurance

WE'RE IN BUSINESS TO PROTECT AND INCREASE  
THE PROFITABILITY OF INVESTORS.

**Real Estate Investment (REI) insurance protects properties upon foreclosure or in portfolio.** Written as a master policy with the lender/investor as the Insured, this policy enables the Insured to cover residential, commercial and mobile home properties. Liability coverage is also available for improved properties and vacant land.

- Available coverages include Hazard, Liability, Flood, Wind-only, X-Wind, Earthquake, Ordinance and Law and Loss of Rents
- Flexible coverages, valuation, limits, deductibles
- Coverage and premium payment on an annual or monthly basis
- Written by carriers with at least an A.M. Best 'A' (Excellent) rating
- FIC administers claims, providing a single point of contact and streamlining the claims process
- Refunds issued quickly on a pro-rata basis
- Manage your coverage using FIC's online system, Protector

**Financial**  
INSURANCE CONSULTANTS

WWW.FICLLC.NET

888.893.7269

Service

Flexibility

Specialization (1)



# REI

## Real Estate Investment Portfolio Guidelines

### REQUIRED SUBMISSION INFORMATION:

1. Completed Application (Investor or Lender-Placed) - ACORD forms not accepted
2. Property Information in spreadsheet format including complete address, coverage amounts, property type & square footage (for Investor submissions).
3. 3-5 year loss runs or no loss statement
4. Target terms

### UNDERWRITING GUIDELINES:

- Minimum of 5 locations or future growth that will increase the portfolio to meet the minimum
- Schedule consisting of Residential (1-4 Family) dwellings (80% or more of the portfolio). Terms for Commercial, Mobile Homes & Residential 5+ units *may* be available depending on the submission.
- Properties must be declared based on the true Actual Cash or Replacement Cost values (Investor submissions)

### AUTOMATIC DECLINATIONS:

- Vacation / short-term rentals (Airbnb / VRBO)
- Standalone GL (unless Vacant Land)
- Multi-family / Apartments greater than 15 units
- Mobile Home parks / communities