

# Specialty Insurance for the Financial Industry

## PROGRAM FEATURES

- Policy limits and deductibles specific to your needs
- Packaged coverage (fire, windstorm and liability) for vacant and rental dwellings
- Replacement cost coverage
- Simplified underwriting
- No minimum earned premium
- Easy Internet-based insurance administration for obtaining new coverage
- Print proof of coverage instantly, directly from the website
- Monthly or annual premium payment plans
- Electronic billing with format options
- Online insurance portfolio report
- 24/7 availability
- Liability coverage option

## PROPERTY COVERAGE

- Policy limits specific to your needs
- Replacement cost or actual cash value coverage
- All Perils coverage form
- Windstorm coverage
- Theft coverage
- Vandalism, malicious mischief coverage included
- Flood insurance coverage available (separate policy)
- Earthquake insurance coverage available (endorsement)
- Builder's risk insurance coverage available

## LIABILITY COVERAGE

- Commercial general liability (\$1,000,000 each occurrence, \$2,000,000 annual aggregate)
- Fire damage legal liability
- Medical expenses (any one person)
- Personal and advertising injury (excluded)
- Products completed operations (excluded)
- No deductible

*Coverage is limited to perils insured under our policy form and is subject to all limitations and exclusions therein.*

## Real Estate Investors and Property Managers Program

J.B. Lloyd & Associates, a division of IGP Specialty, provides insurance products for real estate investors and property managers to manage and minimize the risk of financial loss for occupied or unoccupied property caused by the risk of natural hazards of fire, wind/hail, water, vandalism/malicious mischief, flood, and earthquake. We partner with "A"-rated U.S. companies and customize our programs based on the type, size and location of your property portfolio.

### CONTACT US

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**J.B. LLOYD & ASSOCIATES**

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