



# PROPERTY MANAGER & LANDLORD PROTECTION PRODUCT



**ACCESS THIS PRODUCT THROUGH THE REAL ESTATE INVESTOR PROGRAM**

A blanket master policy designed to help cover tenant liabilities to the landlord for losses caused by the tenant. When used in conjunction with a lease agreement that requires tenant-maintained liability and compliance tracking services also offered by the carrier, the Property Manager and Landlord Protection product can be an integral part of any property manager's risk management program.

## COVERAGE

- Base coverage covering the main loss exposures\* of fire, smoke, explosion, and water damage.
- Expanded liability covering several additional perils\*: sprinkler leakage, falling objects, freezing, discharge from appliances, weight of tenant's contents, burglary, riot, and collapse.
- Landlord optional coverages\* include loss of rental income, pet damage and supplemental.
- Tenant optional coverages for tenant contents and liability are available.
- Optional Landlord Supplemental coverage\*\* adds twelve additional protections including:
  - loss of rents
  - skip
  - deductible buy down
  - fungi / bacteria clean up
  - bed bug remediation
  - pet damage
  - insufficient security deposit
  - ordinance or law
  - fire department surcharge
  - loss assessment
  - home sharing activities of tenant
  - This coverage is subject to a loss ratio aggregate limit.

## HIGHLIGHTS

- Rates are competitive and typically less than an HO-4 equivalent.
- All other pricing, except supplemental, is based on a monthly rate per covered unit.
- All premiums are paid by the named insured. Pass-throughs to tenants are up to the property manager.
- The optional Landlord Supplemental coverage premium is billed on an annual basis and cannot be passed through to tenants.
- Coverage can be placed in three ways:
  1. Blanket,
  2. Optional, or
  3. as part of a compliance tracking solution.
- Compliance tracking services may be available through the carrier.

\*For which a tenant is liable and subject to policy terms and conditions

\*\*Landlord supplemental includes protections directly for the landlord



## CONTACT

**BROOKE EVANS**  
Vice President  
443-318-6176  
brooke.hopkins@ryansg.com

**FERDA KIRMAN**  
Vice President  
912-744-4698  
ferda.kirman@ryansg.com

**LUCY ROBINSON**  
Assistant Vice President  
516-986-4302  
lucy.robinson@wkfc.com

**JASON WILLEMS**  
Underwriter  
904-362-9712  
jason.willems@ryansg.com



## SUBMIT A RISK

Email: [programs@ryansg.com](mailto:programs@ryansg.com)  
Fax: 410-828-8179

or contact your local RT Specialty broker or underwriter  
[rtspecialty.com](http://rtspecialty.com)



[RyanPrograms.com](http://RyanPrograms.com)