

Personal Lines — Rental Dwelling Product

As a rental dwelling owner, do you have the right coverage?

- ▶ A guest is leaving your tenant-occupied dwelling. The guest trips over an uplifted section of sidewalk on your property and sustains minor injuries resulting in a paid loss of \$4,000.
- ▶ Your tenant has a history of tossing cigarettes out at a second story window. A smoldering cigarette lands on the first floor porch roof and ignites, causing extensive damage to the exterior, smoke and water damage to the interior, and resulting in a paid loss of \$33,349.
- ▶ A tenant has been behind on rent payments, and the dwelling owner is eager to make the unit available to a paying tenant. The dwelling owner renders the unit uninhabitable by turning off the heat and refusing to make repairs to leaky plumbing. The tenant sues, and the court finds that the dwelling owner executed an unlawful eviction, resulting in a paid loss of \$35,000.

Why should you choose USLI's Rental Dwelling product?

COVERAGE FEATURES	USLI	COMPETITORS
Special (DP-3) and Basic Form (DP-1) are available		
Personal injury coverage automatically included, covering wrongful eviction, invasion of privacy or wrongful entry		
Available for 2-4 family owner occupied dwellings (except MI, NJ, NH, and VA)		
Available for 1-4 family tenant occupied dwellings (1-2 family only in AZ, CT, GA, IL, MO, PA and WA)		
Replacement cost coverage for building on DP-3		
Up to 10 locations per insured can be considered		
Comprehensive personal liability coverage is optional		
Named insured can be a trust, estate, limited partnership or family partnership or LLC		
A.M. Best rated A ⁺⁺ carrier		
A proud member of the Berkshire Hathaway Group		
Policyholders have access to many services through our Business Resource Center, including tenant screenings, that will assist in growing and protecting their assets		

Above features may not be available in all states. Please contact your underwriter for more information.