

PROPERTY INVESTOR

PORTFOLIO INSURANCE

Property portfolio growth know-how

For those property investors looking to protect and grow their portfolios, OSC's RiskSecure and RiskSecure Plus Programs allow us to offer our experienced agent partners access to industry-specific property and liability insurance tailored to their unique needs. Our vast experience in this space and relationships with top-rated carriers allows us to provide comprehensive and competitive coverage solutions to both individual and institutional investors. From REITs and financial institutions to property management companies, landlords and investment groups, OSC has you covered.

Benefits

OSC offers competitive property and liability protection for REO and investor-owned properties. With or between renters—or even while rehabbing—the comprehensive coverage available protects these investments for your business needs or property investment growth strategy. We also cover land contract and seller-financed transactions.

The RiskSecure Program offers options for single properties under a single policy. The RiskSecure Plus Program offers options for multiple properties under a single policy. Both programs deliver quick quote to bind capabilities on residential homes (1 to 4 units), condos and small apartments from a top-rated carrier coupled with responsive claims handling when needed.



Coverages

Some of the general liability coverages, conditions and warranties include*:

- \$1MM each occurrence per property limit
- Up to \$5MM per schedule/Max 20 locations per schedule
- \$50,000 in fire damage
- Personal advertising coverage

Property perils include* but are not limited to:

- Loss of rents for 12 months
- Fire, smoke, lightening, explosion
- Windstorm or hail (varied deductible options)
- Theft, vandalism and malicious mischief
- Glass breakage, falling objects
- Weight of ice, snow or sleet
- \$5,000 in debris removal
- 10% of TIV building ordinance/law A, B & C
- \$10,000 reverse flow of sewers/drains
- Direct loss or damage to apartments from mechanical breakdown or electrical related failure (exclusions apply)



* Specific policy coverages subject to individual terms and conditions as outlined in your policy