



BLANKET HAZARD INSURANCE



Worry-free, all-risk protection of specific mortgage loan types



Simple issue, flexible billing, and quick claim processing



Backed by Lloyd's, London and carriers rated "A" Excellent by AM Best



Dedicated Account Services Representative for service requests



Strong data security and tested business continuity and pandemic response plans

For hazard coverage for your first or second mortgages, home equity lines of credit, mobile homes, or condominium unit loans...for protection against uninsured losses without the hassles of tracking insurance—blanket insurance is the sure and worry-free way to protect your portfolio. Tokio Marine Highland is a Tokio Marine Kiln company, one of the largest carriers in the Lloyd's of London insurance market and rated A (Excellent) by AM Best for financial strength.

Did You Know?

- Property damage, including theft, account for 98% of homeowners insurance claims
- In a five-year period, wind and hail followed by fire and lightning were the top causes of loss

Main Benefits

- All-risk coverage for residential and named peril for commercial
- "A" rated protection — issued by insurers rated "A" or better by AM Best
- Simple issue — blanket policy issued based on reported portfolio information
- Flexible billing — premium billed quarterly or annually
- Quick claim processing — covered losses paid under the blanket policy

Coverage Highlights

- Stand-alone blanket policy
- Eligible properties — 1 to 4-family dwellings, condominium units, townhouses, mobile homes, and commercial properties

Coverage Highlights cont.

- Condominium unit — coverage primarily for individually owned building elements and improvements in dwelling or unit; secondarily to ownership interest of lender/servicer in common building elements, i.e. building walls, stairs, roofs, and floors
- No coinsurance requirement
- Limit of liability — Lesser of loan balance at time of loss or \$1 million per location or as provided in custom blanket hazard quote
- Hazard deductible— Greater of \$1,000 or 1% of loan balance at time of loss, or as provided in custom blanket hazard quote
- Wind deductible— Greater of \$2,000 or 2% of loan balance at time of loss for residential; greater of \$5,000 or 5% of loan balance at time of loss for commercial
- Premium basis — Total outstanding loan balance of portfolio and total loan count

For Questions or More Information

- For questions or information on other Tokio Marine Highland solutions, please call your TMH representative or visit us at www.tokiomarinehighland.com