



# LENDER SINGLE INTEREST (LSI) INSURANCE



Fully protects loan portfolio without full-scale insurance tracking



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



Quick and easy blanket policy issuance at competitive rates



Dedicated account services representative for service requests



Prompt and professional claims handling by our wholly owned claims management company

No matter how diligently you require your borrowers to maintain insurance on the loan collateral, 100% compliance is rare. Added risks include borrower default with unreported damage, non-communicated insurance carrier or coverage changes to the borrower's policy, or improperly filed liens. Lender Single Interest (LSI) insurance covers your interest without the administrative burden of full-scale insurance tracking.

## Did you know?

- There are 6 million car accidents in the U.S. every year or one accident every 11 seconds
- Uninsured car accidents cost an average of \$8,900 per crash
- 72% of all crashes result in property damage
- Confiscation
- Conversion (Skip)
- Instrument Non-Filing Errors and Omissions
- Repossessed Property
- Worldwide Protection

## Highlights

- Fully protects your portfolio without the need for full-scale insurance tracking
- Enables you to distribute more resources to business building
- Covers your most important exposures
- Over 90% of physical damage losses settled within 10 days or less
- Loss reports accepted via the internet or by fax, 24/7

## Coverages

- All-risk Physical Damage
- Automatic Protection
- Waiver of ACV coverage
- Repossession and Return Expense
- Insufficient Insurance

## Coverage issuance process

- Tokio Marine Highland generates premium quote for acceptance
- Upon acceptance, blanket policy is issued to protect newly originated loans
- Blanket policy can include existing loans through Assumption of Coverage provision
- Blanket policy is renewable annually or provides continuous coverage

## 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](http://www.tokiomarinehighland.com)

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