Required Landlord Insurance Policy Information

Our Property Management Agreement requires that our Landlord clients will keep in force a Landlord insurance policy with at least $ 1 Million in Liability. In addition, the Landlord insurance policy will name the Property Manager – Foundation Rentals and Relocation, Inc - as an **Additional Insured**, not Additional Interest. The owner must provide the Property Manager with a copy of the Landlord Policy DEC page showing the Property Manager Additional Insured Endorsement. If we do not receive this policy, we cannot continue to manage your property.

An Umbrella Policy or Excess Liability policy will not erase this requirement to be named as Additional Insured.

(Why is this coverage important: In the event we are named in a legal action regarding a claim on the property, we would have to incur legal costs which we would pass on to you since our management agreement provides indemnification, by being named as an Additional Insured on the property we manage, you would not have to pay our legal defense cost's. Most legal cost's require a retainer of $5,000 or more)

If your current Landlord/Dwelling fire policy will not name us as Additional Insured, we have an A-rated carrier that will name us and we can refer you to a California NARPM Landlord insurance agent. You will even receive a discount on the new policy by having a Professional Property manager. Please see the attached filer.   In addition, the new carrier can provide coverage's in the areas of:

Eviction Expense Reimbursement

Bed Bug Remediation

Appliance Breakdown

Service Line Coverage

Sewer Drain Back Up
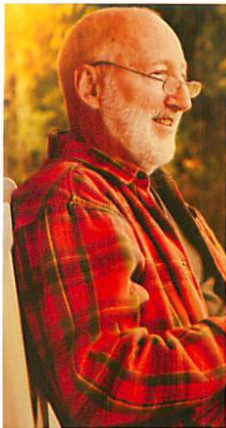
Extended Loss of Rental Income

Contact Curt Bulloch, Broker 0I36002, Call: 925.640.0485 curtbulloch@gmail.com

CSE Insurance Group
— Since 1949 —

CSE Insurance offers the broadest landlord insurance coverage of any carrier in the market, bundled with discounts and à la carte flexibility. With a product designed specifically for a landlord's needs, we have a number of options to protect your rental investment and help you plan for the unexpected. CSE's Landlord Insurance is backed by our strong legacy and reputation for prompt and fair claims service.

Choose one of CSE's Landlord Package options:

Landlord Premier

...our most comprehensive package with the highest coverages and liability limits available in the market!

Landlord Plus

...enhanced coverage options to effectively help you deal with unexpected losses and costs.

Landlord Basic

...our most economical package with flexible coverages for rental property protection and your peace of mind.

Each package is designed to give you options that meet your unique needs.

Available coverage features include:

- Extended replacement cost
- Eviction expense reimbursement
- Sewer & drain back up
- $1,000,000 premises liability and personal injury
- Personal property and theft coverage
- Bed bug infestation remediation coverage
- Extended fair rental income and additional living expense coverage
- Loss assessment coverage
- Functional replacement cost coverage for older homes
- Increased limits coverage for ordinance or law
- Earthquake insurance policy
- Appliance breakdown coverage
- Service line coverage
- *... and more!*

Available Discounts

PROPERTY MANAGEMENT
Save up to 5% if your rental property is managed by a professional.

ALARMS
Save up to 9% for burglar, fire, and water detection devices.

MULTI-POLICY
Save up to 10% on your Landlord policy when you insure your Auto, Home, additional Landlord, Earthquake, or Umbrella.

RENTERS INSURANCE
Save up to 5% If your tenants have valid renters insurance.

Contact us, your CSE Agent:

Curt Bulloch, Insurance Agent
Phone: (925) 640-0485   www.curtbulloch.com
CA Ins Lic. #0I36002