



Delaware License # 0699809

Surevestor, Inc.
7217 Bandera Road, San Antonio, TX 78238
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Email: info@surevestor.com
Website: www.surevestor.com

SCHEER LANDLORD PROTECTION INSURANCE POLICY
INVOICE and CERTIFICATE OF INSURANCE

This document will be a Certificate of Insurance when payment is made

Iama Landlord
C/O- Per Fect Management
1714 East Hennepin Avenue
Hennepin County
Minneapolis
MN 55414

Table with 2 columns: Invoice Date, Invoice #, Total Payment, Payment Due. Values: 04/01/2020, 1551, \$405.64, 04/16/2020.

Premium Type: New Business
Insured Name: Iama Landlord and Per Fect Management
Property Managing Agent: Per Fect Management
Producing Agent: Insured Surevestor, Inc
Location: XXXX Vincent Ave S, Hennepin County, Minneapolis, MN, 55410
Policy Number: SLPU2020000000
Level of Benefits: Scheer Ultimate
Class of Risk: Scheer Landlord Protection Insurance Policy
Commencement: 12:01am 04/02/2020
Period of Insurance: 12:01am 04/02/2020 to 11:59pm 04/01/2021 Local Time at the address of the Insured
Arrears Clause: Limitations apply for arrears at commencement
Coverholder: Trustco, Inc.
Insurer: Insurance is effective with certain UNDERWRITERS AT LLOYD'S, LONDON

This certificate is issued in accordance with the limited authorization granted to the Correspondent by certain Underwriters at Lloyd's, London whose syndicate numbers and the proportion underwritten by them can be ascertained from then office the said correspondent (such underwriters being hereinafter called "Underwriters") and in consideration of the premium specified herein, Underwriters hereby bind themselves severally and not jointly, each for his own part and not one for another, their Executors and Administrators.

Attached Conditions Incorporated: This Certificate is made and accepted subject to all the provisions conditions and warranties set forth herein, attached or endorsed, all of which are to be considered as incorporated herein.

The Assured is requested to read this Certificate, and if it is incorrect, return it immediately to the Correspondent for appropriate alteration. All enquiries regarding this Certificate should be addressed to the following Correspondent.

Trustco, Inc. is the appointed Lloyd's Coverholder for this insurance product. Please direct any queries regarding this product including premium payments or the issued policy documents to: Trustco, Inc, 2735 East Parleys Way, Suite 305, Salt Lake City, UT. 84109 \*1-800-644-4334 or at surevestor@trustcoinc.com

**Correspondent Not Insurer:** The Correspondent is not an Insurer hereunder and neither is nor shall be liable for any loss or claim whatsoever. The Insurers hereunder are those Underwriters at Lloyd's, London whose syndicate numbers can be ascertained as hereinbefore set forth. As used in this Certificate "Underwriters" shall be deemed to include incorporated as well as unincorporated persons or entities that are Underwriters at Lloyd's London.

**Assignment:** This Certificate shall not be assigned either in whole or part without the written consent of the Correspondent endorsed hereon.

**Several Liability Notice:** The subscribing insurers' obligations under contracts of insurance to which the subscribe are several and not joint and are limited solely to the extent of their individual subscription. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Should you wish to make a complaint regarding this insurance coverage please visit [Lloyds.com](https://www.lloyds.com) (<https://www.lloyds.com/lloyds-around-the-world/americas/us-homepage/us-policyholders>)

**Claims:** Report all claims to Mills Mehr & Associates, Inc by phone (727) 669 0140

**Lloyd's Unique Market Reference:** B1353DG1800505000

**Deductibles:** \$500 per event for malicious damage or theft

**Service of Suit Nominee:** Lloyd's America, Inc  
Attention: Legal Department  
280 Park Avenue, East Tower,  
25th Floor, New York, NY 10017

**Special Conditions:** Communicable Disease Endorsement Notice Applies (attached)

<b>Total Premium:</b>	Base Premium	350.00
	Policy Fee	45.00
	Standard Premium	395.00
	Terrorism Cover	0.00
	Sub Total Premium	395.00
	Surplus Lines Tax	10.50
	Stamping Fee	0.14
	State Surcharge 1	0.00
	State Surcharge 2	0.00
	Total Taxes	10.64
	<b>Total Premium</b>	<b>\$405.64</b>

## **How to Pay**

**Payment Due:** \$405.64

**By Check**

**Check Payable To:** Trustco, Inc

**Mail To:** Trustco, Inc.,  
2735 East Parleys Way, Suite 305,  
Salt Lake City, UT. 84109

**Remittance Advice:** For proper identification, please include:

**Insured Name:** Catherine Lipinsky

**Invoice #:** 1551

**Invoice Date:** 04/01/2020

## **By ACH**

**Bank Name:** Zions First National Bank

**Account Name:** Trustco, Inc

**Routing Number:** 124000054

**Account Number:** 983333709

**If paying by ACH, please email remittance information including property address to [surevestor@trustcoinc.com](mailto:surevestor@trustcoinc.com)**

Lloyd's has a three tier chain of security which includes a central fund of over £2bn to meet any members insurance liabilities.

Lloyd's is the world's specialist insurance and reinsurance market. With expertise earned over centuries, Lloyd's is the foundation of the insurance industry and the future of it. Led by expert underwriters and brokers who cover more than 200 territories, the Lloyd's market develops the essential, complex and critical insurance needed to underwrite human progress.

Backed by diverse global capital and excellent financial ratings, Lloyd's works with a global network to grow the insured world – building resilience for businesses and local communities and strengthening economic growth around the world.

Since Lloyds is not a licensed carrier in each state but rather a surplus lines carrier, the below mentioned notice is required.

THIS INSURANCE ISSUED PURSUANT TO THE MINNESOTA SURPLUS LINES INSURANCE ACT. THE INSURER IS AN ELIGIBLE SURPLUS LINES INSURER BUT IS NOT OTHERWISE LICENSED BY THE STATE OF MINNESOTA. IN CASE OF INSOLVENCY, PAYMENT OF CLAIMS IS NOT GUARANTEED. (M.S.A. §60A.207)

Greg T Kingdon  
Trustco, Inc.

**SCHEER LANDLORD PROTECTION POLICY BENEFITS CERTIFICATE  
SCHEER ULTIMATE**

<b>LOSS OF RENT</b>	<b>Max level of cover</b>
<b>Arrears at commencement of policy will affect cover.</b>	
Tenant Skip (Lease Break)	<b>8 weeks</b>
Tenant Delinquency (Eviction Order granted)	<b>10 weeks</b>
Tenant Delinquency (Writ of Possession obtained)	<b>12 weeks</b>
Tenant Death (sole tenancy)	<b>12 weeks</b>
Tenant murder or suicide	<b>25 weeks</b>
Untenable (Contents for Condo's) for damage by fire, explosion or water damage	<b>8 weeks</b>
Untenable (due to malicious damage by tenant to the contents)	<b>8 weeks</b>
Untenable (due to malicious damage by tenant to the building)	<b>16 weeks</b>
Victims of Violence	<b>4 weeks</b>
Prevention of access/Denial of access	<b>12 weeks</b>
<b>ADDITIONAL BENEFITS</b>	<b>Max level of cover</b>
Malicious damage to building and/or contents	<b>\$50,000</b>
Theft or damage due to theft to building and/or contents	<b>\$25,000</b>
Eviction filing fee, Eviction defense costs	<b>\$7,000</b>
Sheriff, Marshall or Constable fees	<b>\$600</b>
Loss due to use of Digital Lock Boxes	<b>\$5,000</b>
Service and/or companion animal damage	<b>\$1,000</b>
Re-keying of locks	<b>\$400</b>
Terrorism cover available for additional premium	<b>On request</b>
<b>CONTENTS FOR CONDO'S</b>	<b>Max level of cover</b>
<b>Max \$50,000 per claim aggregated with malicious damage</b>	
Fire or explosion	<b>\$50,000</b>
Water damage	<b>\$50,000</b>

**A deductible of \$500 per event will be applied to all Malicious Damage and Theft Claims.**

**ELIGIBILITY CRITERIA**

- Scheer Landlord Protection Insurance is only available for properties that are managed by a Professional Property Management Agent.
- Cover is not available on any property with a monthly rent below \$1,000 or that is located within the five boroughs of New York City.
- **Scheer Essential** is available for properties with a monthly rent between \$1,000 and **no greater** than \$2,000. The maximum level of cover for a rent claim under **Scheer Essential** is up to \$2,000 per month and cannot be extended.
- With **Scheer Premier** and **Scheer Ultimate** if the monthly rent of a property is above \$2,000 per month, cover up to \$3,000 per month can be purchased at an additional premium of \$100 excluding applicable state taxes, fees and charges.
- If the additional premium cover noted above is not purchased, an insured property with a monthly rent above \$2,000 can purchase either **Scheer Premier** or **Scheer Ultimate** but the maximum loss of rent claim will be limited to \$2,000 per month.
- All claims will be settled according to the lesser of the rent on the current lease, or up to a maximum per month rent cover of \$2,000, or up to \$3,000 per month if the Invoice/Certificate of Insurance shows that additional cover was purchased.
- Cover is subject to Policy Wording conditions, exclusions and limitations. You should read all documents including Key Facts thoroughly to ensure the product suits your needs.

Agent: SureVestor, Inc.  
Delaware License #0699809  
Coverholder: Trustco, Inc.  
Underwriter: Insurances arranged at Lloyds

Version UA  
20Mar2020

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM  
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, as amended: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

LMA9184  
09 January 2020