



Delaware License # 0699809

Surevestor, Inc.
7217 Bandera Road, San Antonio, TX 78238
Phone: (800) 975-0562
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

Thomas Smith
C/- ABC Real Estate
555 Boylston Street
Suffolk County
Boston
MA 02116

Table with 2 columns: Field Name and Value. Fields include Invoice Date (03/06/2019), Invoice # (672), Total Payment (\$409.00), and Payment Due (03/20/2019).

SAMPLE ONLY

Premium Type: New Business
Insured Name: Thomas Smith and ABC Real Estate
Property Managing Agent: ABC Real Estate
Producing Agent: Surevestor, Inc
Insured Location: 1 Boston Street, Suffolk County, Boston, MA, 02127
Policy Number: SLPU2019000051
Level of Benefits: Scheer Ultimate
Class of Risk: Scheer Landlord Protection Insurance Policy
Commencement: 12:01am 03/06/2019
Period of Insurance: 12:01am 03/06/2019 to 11:59pm 03/05/2020 Local Time at the address of the Insured
Arrears Clause: Limitations apply for arrears at commencement
Coverholder: Seattle Specialty Insurance Services, Inc.
Insurer: Insurance is effective with certain UNDERWRITERS AT LLOYD'S, LONDON

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

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

**Special Conditions:**

**Service of Suit Nominee:** Mendes and Mount  
750 Seventh Avenue  
New York, NY 10019

<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	14.00
	Stamping Fee	0.00
	State Surcharge 1	0.00
	State Surcharge 2	0.00
	Total Taxes	14.00
<b>Total Premium</b>	<b>409.00</b>	

**SAMPLE ONLY**

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.

**How to Pay**

**Payment Due:** \$409.00

**By Check**

**Check Payable To:** Surevestor Premium Trust Account  
**Mail To:** Surevestor, Inc.  
7217 Bandera Road, San Antonio, TX 78238

**Remittance Advice:** For proper identification, please include:  
**Insured Name:** Thomas Smith  
**Invoice #:** 672  
**Invoice Date:** 03/06/2019

**By ACH**

**Bank Name:** Chase  
11640 Bandera Road  
San Antonio, TX 78250  
**Account Name:** Surevestor Trust Account  
**Routing Number:** 227102  
**Account Number:** 271762301

**SAMPLE ONLY**

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

This policy is insured by a company which is not admitted to transact insurance in the commonwealth, is not supervised by the commissioner of insurance, and, in the event of an insolvency of such company, a loss shall not be paid by the Massachusetts Insurance Insolvency Fund under chapter 175D

Evelina K. Montrieffe  
Seattle Specialty Insurance Services, 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 #0699709  
Coverholder: Seattle Specialty Insurance Services, Inc.  
Underwriter: Insurances arranged at Lloyds

Version UK  
19Oct2018

**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, 2020, 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 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020; 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.

**SAMPLE ONLY**

<b>NO</b>	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of USD – please refer to the Terrorism Cover amount under Total Premium shown above.
<b>YES</b>	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

Ascot 1414 Syndicate on behalf of certain underwriters  
at Lloyd's

LMA9104  
12 January 2015