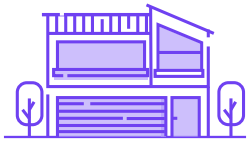


Insurance Product Overview



For Agents Only

With Obie, writing new business is easy, rates are competitive, and our tech-enabled platform drives efficiency.



Single-family rentals



2-4 Unit buildings



Condos



Townhomes

**Obie offers landlord insurance for 1 – 4 unit rental properties, condo units, townhomes, short-term rental properties, vacant properties, and minor property renovations. See below for carrier detail relating to property types and use.*

Obie sells landlord insurance through Accelerant Specialty Insurance Company, Hadron Specialty Insurance Company, and American National Lloyds Insurance Company.

Non-Admitted Carriers	Accelerant Specialty Insurance Company	Hadron Specialty Insurance Company	American National Lloyds Insurance Company
AM Best Rating	A-	A-	A

Property and Use	Accelerant Specialty Insurance Company	Hadron Specialty Insurance Company	American National Lloyds Insurance Company
Eligible states	AR, AZ, CA, CO, IA, IL, IN, MI, MN, NC, NE, NV, NM, OH, OR, PA, TN, UT, VA, and WI	GA, SC	All states and Washington D.C., excluding TX, FL, NY
Short-term rentals	Eligible via home-sharing endorsement	Eligible via home-sharing endorsement	Ineligible
Roof	RCV: 0-15 years, ACV: 16-25 Ineligible: 26+	RCV: 0-15 years, ACV: 16-25 Ineligible: 26+	No ineligibility, ACV only
Renovations	Cosmetic renovations only	Cosmetic renovations only	Cosmetic renovations only
Vacancy	Up to 90 days	Up to 90 days	Unlimited
Townhomes	Eligible	Eligible	Eligible
Condos	Ineligible	Ineligible	Eligible
Mobile, modular and manufactured homes	Ineligible	Ineligible	Ineligible

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Property and Use Cont.	Accelerant Specialty Insurance Company	Hadron Specialty Insurance Company	American National Lloyds Insurance Company
# of Claims Allowed at a Property Location	1 Claim in the last 12 months. 2 claims in the last 36 months (Max 1 non-cat claim)	1 Claim in the last 12 months. 2 claims in the last 36 months (Max 1 non-cat claim)	No restrictions
Claims	Claims are underwritten and rated by location vs. owner	Claims are underwritten and rated by location vs. owner	N/A

Policy Details and Coverages	Accelerant Specialty Insurance Company	Hadron Specialty Insurance Company	American National Lloyds Insurance Company
TIV (Total Insurable Value) / Max building limit	\$1,250,000 TIV, excluding CA \$1,750,000 TIV, CA only	\$1,250,000 TIV	\$1,000,000, Min. of \$50,000 (Building limit)
Other structures limit	10% of building limit, in addition to Coverage A	10% of building limit, in addition to Coverage A	The ability to use up to 10% of Coverage A for other structures
LLC or Trust as Named Insured	Eligible with zero rate impact	Eligible with zero rate impact	Eligible with zero rate impact
Business Personal Property	\$5,000-\$100,000	\$5,000-\$100,000	N/A
Liability	Premises liability (per occurrence) <ul style="list-style-type: none"> \$500,000 \$1,000,000 	Premises liability (per occurrence) <ul style="list-style-type: none"> \$500,000 \$1,000,000 	General Liability <ul style="list-style-type: none"> \$1,000,000 per occurrence /\$2,000,000 aggregate
Medical pay	<ul style="list-style-type: none"> \$1,000 \$5,000 \$10,000 	<ul style="list-style-type: none"> \$1,000 \$5,000 \$10,000 	<ul style="list-style-type: none"> \$5,000
Loss of Rent	Min 2% of coverage A, max \$75,000	Min 2% of coverage A, max \$75,000	Min of \$0, Max of \$75,000
Deductibles	All Peril <ul style="list-style-type: none"> \$2,500 \$5,000 \$7,500 	All Peril <ul style="list-style-type: none"> \$2,500 \$5,000 \$7,500 	All Peril <ul style="list-style-type: none"> \$2,500 \$5,000 \$10,000 Water <ul style="list-style-type: none"> \$5,000 or All Other Perils deductible, whichever is greater

Insurance Product Overview



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Policy Details and Coverages Cont.	Accelerant Specialty Insurance Company	Hadron Specialty Insurance Company	American National Lloyds Insurance Company
Wind/Hail deductible	2% of dwelling limit, or All Peril deductible, whichever is greater	2% of dwelling limit, or All Peril deductible, whichever is greater	2% of dwelling limit, or All Peril deductible, whichever is greater (min. \$5,000) <ul style="list-style-type: none"> 5% of dwelling limit or the AOP deductible, whichever is greater (\$5,000 min., OK only).
Ordinance or Law	10% included	10% included	10% included
Water backup	\$10,000 included	\$10,000 included	Up to \$10,000 endorsed
Replacement Cost Estimate	Calculated with the ability to increase by 40%	Calculated with the ability to increase by 40%	Customer selected between \$50,000- \$1,000,000
Coinsurance Provisions	No	No	Yes: 80% to RC
Post-bind inspections	Not required	Not required	Not required

Billing/Payments	Accelerant Specialty Insurance Company	Hadron Specialty Insurance Company	American National Lloyds Insurance Company
Billing Options	Billing Options Annual Pay with EFT, Credit Card, or Mortgagee billed	Billing Options Annual Pay with EFT, Credit Card, or Mortgagee billed	Billing Options Annual Pay with EFT, Credit Card, or Mortgagee billed
Early Shopper Discount	Maximum discount available at 21+ days from quote submission date. Discount starts at 7 days from quote submission date.	Maximum discount available at 21+ days from quote submission date. Discount starts at 7 days from quote submission date.	N/A

Start a Quote with Obie today!

For questions, contact your Agency Sales Manager.

If you would like to sign up for IVANS Downloads for your customers' Obie policies, please reach out to agencysupport@obieinsurance.com.