

# Insurance Product Overview

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



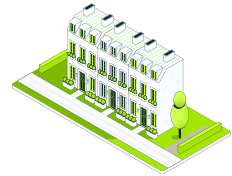
**Single-family rentals**



**2-4 Unit Buildings**



**Condos**



**Townhomes**

\*Landlord Insurance for 1 – 4 unit rental properties, condo units, townhomes, short-term rental properties, vacant properties, and minor property renovations. Our non-admitted products are available in 47 states and Washington, DC.

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

The Accelerant and Hadron product is a Dwelling-Fire hybrid as it's based on a DP3 but is named peril like a DP2 with broader coverage. The ANLICO product provides basis coverage and is open peril, like a DP1 form.

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	IA	AR, AZ, CA, CO, GA, IL, IN, KS, MI, MN, MO, NC, NE, NM, NV, OH, OR, PA, SC, TN, UT, VA, and WI	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 60 days	Up to 60 days	Unlimited

Property and Use (continued)	Accelerant Speciality Insurance Company	Hadron Speciality Insurance Company	American National Lloyds Insurance Company
Townhomes	Eligible	Eligible	Eligible
Condos	Ineligible	Ineligible	Eligible
Mobile, modular and manufactured homes	Ineligible	Ineligible	Ineligible
# 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 locations vs owner	Claims are underwritten and rated by locations vs owner	N/A

Policy Details and Coverages	Accelerant Speciality Insurance Company	Hadron Speciality 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 and 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"> <li>\$500,000</li> <li>\$1,000,000</li> </ul>	Premises liability (per occurrence) <ul style="list-style-type: none"> <li>\$500,000</li> <li>\$1,000,000</li> </ul>	General Liability <ul style="list-style-type: none"> <li>\$1,000,000 per occurrence/ \$2,000,000 aggregate</li> </ul>
Medical Pay	<ul style="list-style-type: none"> <li>\$1,000</li> <li>\$5,000</li> <li>\$10,000</li> </ul>	<ul style="list-style-type: none"> <li>\$1,000</li> <li>\$5,000</li> <li>\$10,000</li> </ul>	<ul style="list-style-type: none"> <li>\$5,000</li> </ul>
Loss of Rent	Min 2% of coverage A, max \$75,000	Min 2% of coverage A, max \$75,000	Min of \$0, max \$75,000

Policy Details and Coverages (continued)	Accelerant Speciality Insurance Company	Hadron Speciality Insurance Company	American National Lloyds Insurance Company
Deductibles	All Peril <ul style="list-style-type: none"> <li>• \$2,500</li> <li>• \$5,000</li> <li>• \$7,500</li> </ul>	All Peril <ul style="list-style-type: none"> <li>• \$2,500</li> <li>• \$5,000</li> <li>• \$7,500</li> </ul>	All Peril <ul style="list-style-type: none"> <li>• \$2,500</li> <li>• \$5,000</li> <li>• \$7,500</li> </ul> Water <ul style="list-style-type: none"> <li>• \$5,000 or All Other Perils deductible, whichever is greater</li> </ul>
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"> <li>• 5% of dwelling limit or the AOP deductible, whichever is greater (\$5,000 min., OK only).</li> </ul>
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

Billing/Payments	Accelerant Speciality Insurance Company	Hadron Speciality 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 to [agencysupport@obieinsurance.com](mailto:agencysupport@obieinsurance.com).