

# We Protect Your Clients. You Make Money.



Your multifamily property clients are at risk. It's going to happen. An uninsured resident will cause a fire, a flood, or otherwise damage their property. But you can help them protect themselves, and get money for the referral. In the business we call that a win/win.

RLL is primary coverage for the first \$100k. It limits claims on an owner's P&C policy, keeps premium increases to a minimum, and provides coverage for claims under their P&C deductibles.

## THE BIG, SCARY, NUMBERS

59%

of renters do not have  
renters insurance

51%

of renters who purchase  
renters insurance let it lapse

86%

of fires are  
accidental

\$11b

annually in multifamily  
water damage

## AND NOW, WE PRESENT THE SOLUTION...



The Waiver by RLL sits in front of a traditional property insurance policy. Residents pay for the Waiver with their monthly rent.

**The Waiver covers accidental,  
resident-caused damages**

**\$100k per occurrence limit**  
(\$200k and \$300k limits  
also available)

**Property owner is  
the named insured**

## Property Types Covered

Multifamily Apartments  
Single family Rentals  
Student Housing  
Condo Associations  
Senior Housing

## Let's Find The Best Way to Implement the Waiver

### Cover All Units

The Waiver is added to ALL occupied units from the start. The property owner pays for the coverage in advance. This eliminates the headache of tracking coverage—all units are covered.

### Cover Units Without Renters Insurance

The Waiver is added to units without active renters insurance. This can leave the owner exposed if a resident's policy lapses, and it requires the community to track which units have renters policies.

### Cover Only Occupied Units

The Waiver is placed on all units at move-in and lease renewal. All units with the Waiver are tracked and monitored. RLL recommends adopting this coverage—it fully protects the property owner.

### Cover Units Through a Captive Program

The RLL captive program is ideal for owners who want to receive potential underwriting surplus while taking on some risk. Captive options yield rewards for portfolios with low loss experience.

## Perils Covered



We've been protecting property owners since 2005. We help our clients minimize risk and maximize profit.

We can save your P&C clients a lot of money in damages, deductibles, and premiums, while paying you a monthly commission. That's a good thing for everyone.

## Why is RLL Right for You and Your Clients?

### Exceptional Insurance

RLL is backed an A+ AM Best rated carrier and is available in all 50 states.

### Seamless Technology

RLL integrates seamlessly with all major property management software programs. Our customer interface is user friendly, allowing your clients to audit coverage and file claims using our mobile or desktop apps.

### Customer Service

We take care of all applications/onboarding, renewals, billing, tracking, and claims. There's no work for you once your client implements the program.

## How We're Different

First, we answer the phone—you speak to Vivi, Alexis, Apostoli, or one of our other professionals—a real live person, not a recording. Then we follow that up with simple, direct, and efficient customer service. No snail's pace here. We get right to it. We love what we do and it shows.

Our management team has years of experience in the risk management and property management industries. We're also backed up by a team of insurance brokers and agents, accountants, and financial analysts. We do our jobs with the utmost integrity. But just as important, we're nice people. We smile and laugh, we enjoy our clients and we use real words, not insurance jargon.



**Say hello to Marcellus. He works in our Salt Lake City office.**

Give us a call at (801) 994-0237 and ask for him, he'll walk you through RLL.

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