



We Protect Property Owners

It's going to happen. An uninsured resident will cause a fire, a flood, or otherwise damage their dwelling and you'll have to pay for it. Over time, it could cost you millions. That's where we come in—before it happens.

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 eliminates the resident's lease obligation to purchase renters insurance; it is the owner's promise to waive claims against the resident for damage due to the five covered perils. The Waiver allows the owner to track which units are protected and to better control their risk. Many communities treat the Waiver as an amenity and pass the cost to the resident.

The Waiver covers accidental, resident-caused damage

\$100,000 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

Perils Covered



Fire



Smoke



Sewer



Explosion



Water

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.

Interested in compensation for referring a traditional renters insurance policy to residents?

Ask us about



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

We can save you a lot of money and provide you peace of mind. This means you can provide better housing for your residents. That's a good thing for everyone.

Why is RLL Right for You?

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 you to audit coverage and file claims using our mobile or desktop apps.

Customer Service

Want to talk to a real person about your insurance needs? RLL's exceptional customer service means you won't feel like you're working with an insurance company.

How We're Different

First, we answer the phone—you speak to Vivi, Alexis, or 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.



Give Our Salt Lake City office a call at (801) 994-0237 and talk to one of our Regional Sales Directors.

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