

# Accelerant Specialty Insurance Company Real Estate Investment Property Insurance

### Accelerant Specialty Insurance Company Coverage Comparison

The Obie Accelerant Product is available in the following states: AR, AZ, CA, CO, IA, IL, IN, MI, MN, NC, NE, NM, NV, OH, OR, PA, TN, UT, VA, and WI. Shoppers who receive a policy quote at least seven days before the proposed effective date will benefit from a discounted premium.

### Accelerant Specialty Insurance Company Dwelling Fire Policy Highlights

- Accelerant Specialty Insurance Company Paper (AM Best rating of A-)
- Streamlined process (No SSN or DOB required)
- No post-bind inspection required
- Short-term rental properties allowed
- Replacement cost coverage
- Will write roofs 0-15 years RCV, 16-25 years ACV
- Will write trusts, LLCs and corporations as 'named insured'
- Cosmetic renovations with up to 90-day vacancy allowed
- Water back-up coverage included
- Ordinance and law coverage included

## **Policy Customization**

Step 1: Adjust the base policy coverage as needed.

Coverage A: Dwelling	<b>Coverage B:</b> Other Structures	<b>Coverage C:</b> Personal Property	<b>Coverage D:</b> Loss of Use	Coverage E: Premises Liability	Coverage F: Medical Payments to Others
Limits: \$1,250,000 Maximum TIV*	Limits: 10% of Coverage A	\$5,000 - \$100,000	2% of Coverage A - \$75,000	\$500,000 or \$1,000,000	\$1,000, \$5,000 or \$10,000

<sup>\*\$1,750,000</sup> maximum TIV in California TIV: total insured value = Coverages A+B+C+D

#### Step 2: Review additional coverage options.

Home Sharing Endorsement	Yes (Inquire for STR time frame)
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