

# INVESTOR-OWNED RENTAL DWELLING SCHEDULES

## CONTACT US

For a quotation or more information  
please contact:

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We have many years' experience in the development, negotiation, placing and underwriting of specialist property insurance for your customers' property portfolios, ensuring we provide the coverage you and your customers need.

In particular we hold in-house underwriting capabilities for **Investor-Owned Rental Dwelling Schedules**.

### What we do

We offer coverage under our in-house facilities with Great Lakes Insurance and Chubb European Group plus access to American National Lloyds Insurance Company on a refer basis.

### In-house Capabilities

(Higher limits can be obtained):

#### Property

- Up to \$1,500,000 any one loss, any one location
- We can underwrite schedules of up to 30 locations in-house

#### Premises Liability

Up to \$1,000,000 Occurrence / \$3,000,000 Aggregate

#### Undesired risks:

- Monroe county (FL) with wind
- Orleans Parish and South (LA) with wind
- NJ urban locations
- California unless not remotely wildfire exposed (see Hazard Hub or Riskmeter)
- Apartments
- Short term rentals

#### Optional coverage:

- Personal Property
- Loss of Rents
- Windstorm
- Flood and Earthquake (Annual Aggregate would apply)
- TRIA
- Automatic Coverage - 30 days
- Fixed Schedule or Reporting Form

**We have a preferred SOV template which we can send to you.**

#### Primary details we need are:

- Address
- Unit / location
- PC
- Year built & update years to all 4 points if applicable
- Limits for all sections
- Square footage

- Confirmation all long term rentals
- Confirmation occupied or vacant
- Loss history last 5 years

#### Target Risks / Information:

- Schedules of Residential Dwellings
- We write 1-4 family unit locations, but focus on schedules mostly 1-2 family. Up to 8 family but only if part of wider schedule of 1-4
- Some commercial exposure acceptable
- Usual Minimum number on a schedule is 10 (talk to us, we have placed those with less!)
- No maximum
- Package or Monoline Property
- Competitive Commission
- Package or property only available
- No co-insurance clause
- No inspection required

Our definitions of updates would be as follows:

1. Wiring - Full updates mean replacement outlets and circuit board. Partial updates means updates to outlets/circuit boards
2. Plumbing - Full updates mean new kitchens and bathrooms. Partial means replacement faucets, hoses etc.
3. Heating - Full updates mean replacement furnaces, water heaters and HVAC units etc. Partial means some new equipment.
4. Roofing - Full updates mean complete replacement roof covering. Partial means repair or partial replacement of roof covering.





The core values at the heart of our business are:

#### CLIENT FOCUSED

We are dedicated to understanding, anticipating and addressing our clients' needs with meticulous attention to the detail of everything we do on behalf of our clients.

#### INDEPENDENCE

Our transparent, family-owned structure means we are free from outside control. We combine a collaborative working environment with the ability to provide impartial and expert advice.

#### INNOVATIVE

Compello means to drive forward, defining our commitment to continuous improvement. We challenge established thinking and strive to provide new solutions to meet our clients' needs balanced with experienced professionals.

#### INTEGRITY

We are guided by strong moral principles and ethical conduct. We are honest, true to our word and treat everyone equally and with respect.



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## OVERVIEW

Shepherd Compello is an independent, family-owned Lloyd's Broker and Coverholder based in London. Established for nearly 20 years, the company's specialist areas include:



### Transportation

Our team has a wealth of experience in providing coverage for both mainstream and niche risks across North America.



### Property

We offer comprehensive and competitive coverage to lenders, investors and high value homeowners across the United States and Caribbean.



### Contingency

We deliver bespoke insurance solutions for a wide range of sports, media and entertainment businesses around the world.



### Extended Warranty

We provide products for vehicles, scooters, trucks, agricultural machinery, brown goods, white goods and pretty much everything else in between.



### Intellectual Property

We offer IP insurance which acts as an essential instrument to provide all the financial wherewithal in the event of a copyright or trademark dispute.



### Cyber

We work with both SME and global corporates in order to analyse their cyber exposures and deliver bespoke solutions tailored to their specific circumstances and requirements.



### Financial Lines

We specialise in providing products for financial losses experienced by companies including cover for Directors & Officers and Professional Indemnity.

## CLAIMS

Insurance is a promise. A promise that when the worst happens someone will be there for you. At Shepherd Compello we understand the importance of fulfilling our obligations and, if the worst happens, the prompt payment of claims agreed.

We will handle your claim all the way through the process, from first advice, right through to final settlement, making sure there are no surprises along the way and your claim is settled on time.