



Lender Placed Wind Insurance

Half of each year is Hurricane Season. How safe is your portfolio?

Get industry-leading protection now ... before the next hurricane.

June through November of each year is Hurricane Season. That's six full months during which the likelihood of hurricane damage is greatest especially along the coast. Is your portfolio secure against possible uninsured losses?

If you believe your borrowers' hazard or homeowners policies have you covered, please verify. Especially for properties along or near the coast, a good number of those policies will not cover hurricane and windstorm losses. You might be exposed without even knowing it. So what can you do to make sure your portfolio is fully covered?

You need to get stand-alone wind insurance. You need to get it through a program that quickly covers your exposures so you don't risk another minute without coverage. A program that won't shut its doors at the first sight of a storm ... that's been tested and proven year in and year out – since 1998.

Protection anchored on experience and expertise.

Established in 1962, WNC is a wholly owned company of Tokio Marine Kiln - one of the largest managing agents in the Lloyd's insurance market and a member of the Tokio Marine Group - among the world's strongest and largest insurance companies with a market capitalization of \$31 billion.

Backed by more than five decades of experience, WNC's Lender Placed Wind Insurance Program is one of the pioneer programs of its kind in the United States.

You get the protection you want and your borrowers receive the coverage they need to help rebuild their lives in case of a loss.

The following are some of the important benefits that you will receive:

- Industry-leading protection
- You get reliable wind insurance protection that's been tested and proven.
- Quick, easy and convenient
- You can request coverage by mail, fax, e-mail, data transmission, or FTP.
- Borrower notification service
- If you choose, we will send letters to your borrowers notifying them on your behalf that they need to obtain separate wind insurance.
- Fast, efficient and expert claims processing
- A WNC-owned and operated claims administration company handles your claims promptly and professionally – accurately separating wind from other forms of storm damage.
- Dedicated, knowledgeable and friendly Customer Care
- Well trained Customer Care professionals are always ready to assist you and your borrowers with any questions or problems.

From national banking organizations to small community banks and credit unions, thousands of financial institutions nationwide benefit from WNC's insurance solutions. They know that no matter what the season, we have them covered.

Join them today by calling your WNC representative or 800-798-5522 and asking for the Lender Placed Product Group.

14110 N. Dallas Parkway, Suite 300, Dallas, TX 75254

📞 800-798-5522 ✉️ ContactUs@wncfirst.com

www.wncfirst.com

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Lender Placed Wind Insurance

Strength. Service. Specialty.™

Major Benefits

- Backed by the world's leading specialist insurance market
- Billions of dollars in insuring capacity
- Covers losses caused by hurricane, hail, windstorm, wind gusts, tornadoes and cyclones.
- Immediate coverage – no waiting period
- Minimal property and loan information required to place coverage
- Coverage can be backdated up to 30 days – giving you up to 90 days of critical interim coverage pending borrower response
- Automatic Coverage (subject to eligibility criteria)
- Flexible borrower notification letter cycle
- Blanket coverage available
- Coverage automatically renews

Coverage Information

1-4 Family Residential Properties

- Replacement Cost coverage on Building
- No co-insurance requirement
- Mobile Home coverage
- Unit owner loss assessment coverage
- Debris Removal and Loss Avoidance Measures coverage
- Temporary Housing Expense up to \$1,000 per loss
- Up to \$1,000,000 in building coverage (higher limits available)
- Deductible: The greater of 2% of the coverage amount or \$2,000

Commercial Properties

- Replacement Cost coverage on Building
- Coverage for commercial condominium units
- Coverage for hotels, motels, retail stores and other business establishments
- No co-insurance requirement
- Contents coverage available
- Up to \$1,000,000 in building coverage (higher limits available)
- Deductible: The greater of 5% of the coverage amount or \$5,000

Find out how you can join thousands of financial institutions nationwide that benefit from WNC's on-target insurance solutions.

Call your WNC representative today or our offices at 800-798-5522 and ask for the Lender Placed Product Group.



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