



InvestorSelect™ Insurance

Receive immediate protection of your investment properties based on the coverages you select, the limits you need, and the deductible you prefer.

Flexibility In Three Quick Steps

InvestorSelect™ provides immediate protection of your investment properties in three simple steps:

Step 1: Discuss your insurance requirements with your lender and send us a profile of your single-family rental portfolio that provides the individual properties, estimates of value, and other pertinent information such as year of construction, as required.

Step 2: Receive your custom InvestorSelect™ quote based on your portfolio and the coverages, limits, and deductible required.

Step 3: We will work with your lender to ensure that we provide coverage specific to your lender's insurance requirements. Review our proposal and if you accept, we will issue your InvestorSelect™ Master Policy.

With InvestorSelect™, you report properties for coverage and pay premiums monthly. In other words, you only pay premiums for the months that you need coverage.

InvestorSelect™ is backed by the world's leading specialist insurance market. Rated "A" (Excellent) by A.M Best Co., your coverage will always be there when you need it.

In addition to unmatched flexibility, InvestorSelect™ gives you more benefits and options:

- Accepts all types of 1-4 family residential properties including mobile and manufactured homes
- All-risk coverage with maximum limits up to \$5M per insured location
- Replacement Cost claim settlement — no depreciation adjustments for residential dwellings and no coinsurance requirement

- Includes Wind coverage — even in coastal areas and for named storms
- Deductible options from \$1,000 up to \$100,000 (special Wind deductibles apply)

Optional Coverages

- Flood coverage up to \$250,000 for 1-4 family residential and up to \$500,000 for 5+ multi-family residential properties
- \$25,000 or up to \$1,000,000 Earthquake coverage per insured location in all states except AK and CA
- General Liability limits up to \$1M each occurrence; \$2M general aggregate
- Independent Contractor Liability limits of \$50,000 or \$100,000

If you have questions or would like to request for an InvestorSelect™ proposal, please call your WNC representative or our Product Administration Group at 800-423-2497.



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

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InvestorSelect™ Insurance

Strength. Service. Specialty.™

Questions & Answers

How do we place coverage or report properties to insure?

There are several options available for reporting properties for coverage. First, by an Excel spreadsheet that WNC will provide. Second, by data file transmission directly from your system to WNC. Lastly, via WNC's convenient, proprietary and web-based iClient® application where you can complete insurance transactions online 24/7.

What information should we provide to place coverage?

WNC will request information such as property address, coverage amount and type of coverage, in addition to other property & coverage information as needed. The rates and premiums will be determined by WNC, via our spreadsheet or iClient®.

When do we report properties for coverage and how far can we backdate coverage?

You can backdate coverage up to 30 days. We automatically cover any property that you need to insure prior to your next monthly report. For example, if you provided your report on the 15th of the month and added a property on the 17th, you are covered for that property and you would simply add it to your next monthly report.

What if we find out that a property should have been reported for coverage two months ago?

As mentioned above, you can backdate coverage but only up to 30 days. In this case, you would need to contact your WNC representative for assistance on obtaining coverage that exceeds the backdating limit of 30 days.

What if we find out that we should have canceled coverage two months ago?

Your premium is billed monthly. If you need to cancel coverage for any property dating back more than one month, please contact your WNC representative for assistance.

What if we need additional Flood or Hazard limits?

Your InvestorSelect™ master policy is issued with your portfolio profile in mind. If you need additional limits or changes to your program, your master policy can be endorsed to accommodate your current requirements.

How do we file a claim?

We will provide you with claim forms when we issue your InvestorSelect™ master policy. When you need to file a claim, simply fill out the claim form and email it to mortgageclaims@preciseadjustments.com, or for direct claim reporting, call Precise Adjustments at (800) 627-7601.

How quickly are claims processed, settled or closed?

Normally, claims are closed within 30 business days from the date they are filed. In more favorable situations, some claims close sooner.

What types of properties are eligible? Ineligible?

All 1-4 family residential property types are eligible including mobile and manufactured homes. For other property types, please contact your WNC representative.

Is liability coverage available?

Yes, you have the option to add general liability and contractors liability coverages.

Is coverage available for properties in Puerto Rico, US Virgin Islands and Guam?

InvestorSelect™ is not available for properties in these territories at the present time. If you have properties in these areas, please contact your WNC representative.

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