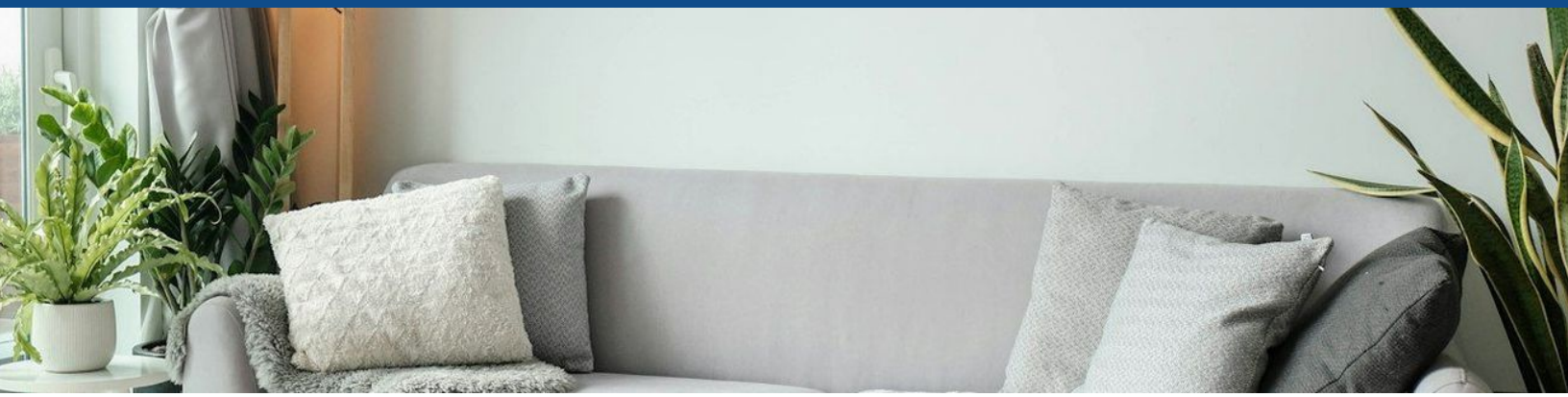
Rental Property Umbrella Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

A rental property umbrella adds liability limits above your dwelling fire or landlord policies for properties you rent to others.

WHAT'S COVERED

Tenant and guest injuries
Slips, falls and other injuries at your rental properties.

Premises liability
Claims arising from stairs, decks, pools and common areas you maintain.

Property damage
Damage to neighbors' or tenants' property you are held responsible for.

Personal injury
Wrongful eviction, invasion of privacy and libel or slander claims.

Legal defense
Attorney fees and court costs in addition to your limit.

Multiple properties
One umbrella can cover a portfolio of 1-4 family rentals.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Damage to your own property
- × Tenant belongings
- × Lost rent
- × Properties not listed on the policy
- × Each rental must carry the required underlying liability limits.

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Address, units and year built for each rental property
- Declarations pages for each landlord / dwelling fire policy
- Whether properties are owned personally or in an LLC
- Short-term rental (Airbnb / VRBO) activity, if any

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/rental-property-umbrella/

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