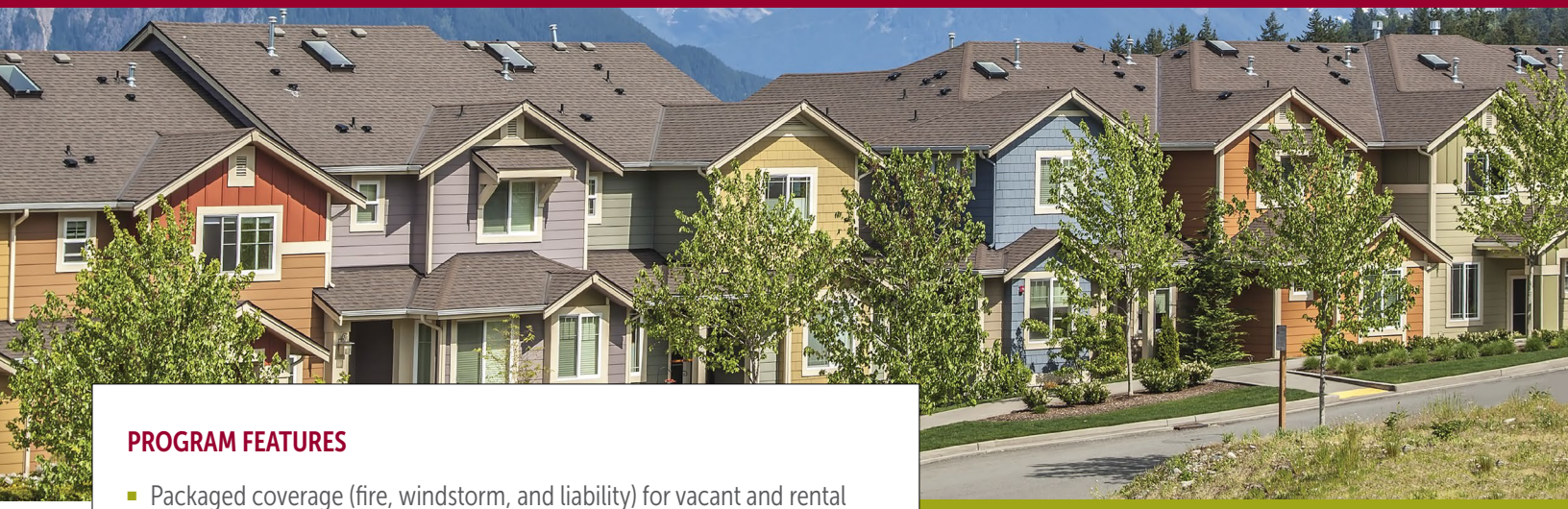
Specialty Insurance for the Financial Industry



Real Estate Investors Program

J.B. Lloyd & Associates, a division of IGP Specialty, provides insurance products for real estate investors and property managers to manage and minimize the risk of financial loss for occupied or unoccupied property caused by the risk of natural hazards of fire, wind/hail, water, vandalism/ malicious mischief, flood, and earthquake. We partner with "A"-rated U.S. companies and customize our programs based on the type, size and location of your property portfolio.

PROGRAM FEATURES

- Packaged coverage (fire, windstorm, and liability) for vacant and rental dwellings
- Minimum of 10 properties
- Maximum of 4 doors each
- Monthly reporting on our website
- No minimum earned premium
- Easy internet-based insurance administration for obtaining new coverage
- Print proof of coverage instantly, directly from the website
- Minimum value per square foot $150+
- No apartments or short-term rentals

PROPERTY COVERAGE

- Replacement cost or actual cash value coverage
- Windstorm coverage
- Theft, vandalism, malicious mischief coverage available
- Flood insurance coverage available (separate policy)
- Earthquake insurance coverage available (endorsement)
- Builder's risk insurance coverage available

LIABILITY COVERAGE

- Commercial general liability ($1,000,000 each occurrence, $2,000,000 annual aggregate)
- Fire damage legal liability
- Medical expenses (any one person)
- Personal and advertising injury (excluded)
- Products completed operations (excluded)

Coverage is limited to perils insured under our policy form and is subject to all limitations and exclusions therein.

CONTACT US

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Rev. 09.16.26