

Forced Placed and Foreclosed Coverage Including hazard, flood and real estate owned liability

Purpose of Lender Placed Mortgage Property Insurance:

- Protecting lenders' collateral interest with hazard and flood insurance
- Real estate owned (REO) liability – foreclosures, mortgagee in possession, deed in lieu

Program Features:

- Customized to client needs, including coverage, maximum limits and deductibles
- Premium earned on daily, pro rata basis
- Itemized billing for all coverages and transactions
- Monthly, or annual billing options by property
- Reporting of properties by customer's choice: fax, email, Insurmarkonline.com or electronic data transfer
- Simple website administration via insurmarkonline.com (details on reverse side)

Eligible Properties (occupied or vacant)

- Residential dwellings (1-4 family)
- Mobile and manufactured homes
- Commercial buildings
- Commercial business property

Territory

- United States

Eligible Insureds

- Commercial banks, mortgage banks, savings and loans, and credit unions
- Mortgage servicers

Policies underwritten and issued by Insurmark, a Managing General Underwriter. All carriers rated A.M. Best "A."

This fact sheet provides only a general description of the coverage afforded in the policies offered and should not be considered as altering the insuring agreement, terms, conditions, exclusions and endorsements of the policy itself. Please read the provisions contained in the actual policies and discuss them with your insurance professional.

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Insurmarkonline.com... the ease of doing business with Insurmark

Insurmark created this secure, real-time, transactional website to enable our customers – free of charge – to efficiently and effectively manage forced place or real estate owned insurance placement. It's a significant component of the ease of doing business with Insurmark.

Insurmarkonline.com enables customers to:

- Add, cancel or change coverage
- Calculate pro rata premiums
- View and print loss status and history of individual properties
- View and print property premium billing history
- Print property file sheets showing coverage and transaction history
- Print an in-force property report for all properties insured on a given date
- Print monthly bills from website
- Print debit and credit premium escrow tickets from monthly billings by coverage
- Print three most recent monthly invoices, which the website archives
- Manage reports by adding departments to separate divisions or asset managers

Insurmark Provides:

- Webinar training to customer's staff
- User ID and password for each employee of the insured who will be using Insurmarkonline.com

For those more comfortable working offline, Insurmark offers other reporting options that provide the same management control as the features of Insurmarkonline.