



# LIBERTY FOR LANDLORDS ENDORSEMENT



The Liberty Endorsement provides the most comprehensive package of coverage features and enhancements available from TPC for our DP2

and DP3 products. Add the Liberty for Landlords Endorsement to bring a higher degree of confidence and security to the Landlord policy in the event of a loss from an expanded menu of perils. Available in all states.

# **Typical Loss Examples**



#### Vacant Home Deductible

A rental property was vacant for 45 days when an electrical fire occurred. With the Vacant Home Deductible Extension, the standard policy deductible applied, avoiding a higher deductible typically imposed after 30 days of vacancy.



#### Inland Flood

A broken pipe damaged the basement of a unit, which was not covered by traditional flood insurance. The Inland Flood Endorsement covers this damage, as well as damage from sewer and drain back-up.

## **Coverage Details**

## What Does it Cover?\*

- Replacement Cost Coverage for Personal Property
- Extended Replacement Cost Coverage up to 25% of Dwelling Limit
- Equipment Breakdown of up to \$50,000
- Water Back-Up of Sewers and Drains up to \$10,000
- Inland Flood covers surface inland water flooding (non-FEMA zones), a growing exposure
- Vacant Home Deductible extends period of acceptable vacancy from 30 to 60 days before deductible penalty applies

### Higher Limits Available For:\*\*

- Water Backup
- Inland Flood

\*Coverage may vary by state. See product manual for complete details. \*\*Higher limits are available but not discounted.

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