



The Perfect Client for Personal Property

<https://site.siuins.com/personal-property>

Homeowners



1. Homes 1950 and newer
2. Roof within 15 years old
3. Replacement value of \$150,000 to \$2.5M
4. Up to 3 Prior losses acceptable
5. Coastal wind & hail – up to the water!
6. No Bankruptcy, foreclosure or repossession (unless over 5 years old)
7. Protection classes 1 through 9

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Dwelling Fire



1. No age of dwelling restrictions
2. Replacement value of \$25,000 to \$500,000
3. All occupancy types acceptable (owner, tenant, seasonal, secondary, and vacant)
4. Homes under renovation
5. Schedules of rental or vacant properties
6. Up to 3 Prior losses

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Tenant HO-4

1. \$15,000 to \$50,000 Contents
2. Liability limits \$25,000 to \$100,000
3. PC 1-8
4. Burglary Limit of \$2500 available
5. Applicant minimum age is 22 years old

3-steps to being the #1 Agency for Renters Insurance

How to find qualified HO4 prospects for free

How to find qualified HO4 prospects for a penny each

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