



# Intelligent Portfolio Protection



## Lender Placed Hazard and Flood Insurance

IL Group maintains relationships with the nation's leading insurance providers, and our knowledge of these companies and their products enables us to create the right insurance solution to meet your specific requirements. Whatever the size or composition of your real estate portfolio, our team of insurance professionals will work with you to develop programs that protect your interests, minimize risks and reduce the costs of managing your insurance operations.

### Lender Placed Hazard Insurance

The terms and conditions in your insurance coverage can have risk implications for your loan portfolio. Because many insurers have standard terms and conditions, you can sometimes experience unexpected and unwanted business outcomes. With the IL Group's unique business approach, you gain the flexibility you need to help reduce this risk.

#### Policy Terms

Our insurance professionals help you define the right terms and conditions for your business and then find you the best matching insurance provider.

- The right deductibles
- Policy conditions to meet your needs
- Competitive rates
- Flexible terms

#### What You Can Insure

- Residential property
- Commercial property
- Manufactured homes
- Condominiums
- Special and unique properties
- HELOC and second mortgages

### Lender Placed Flood Insurance

No lender is immune from the requirement to insure every mortgage loan that lies within a Special Flood Hazard Area (SFHA) within its portfolio. To guarantee compliance, government and regulatory agencies associated with financial institutions are auditing lenders on a routine basis. In many instances, severe penalties are imposed for failure to maintain property flood insurance.

#### Policy Terms

The terms and conditions of flood insurance programs offered by the IL Group match the NFIP program, while providing additional flexibility not available under other programs.

- Elevation certificates are NOT required
- No waiting period to obtain coverage
- Policies may be flat cancelled
- All refunds are payable to and mailed to the lender



*Talk to the IL Group to find out how you can best protect your portfolios and investments from increased compliance risk while improving both hazard and flood insurance operations.*