

# Lender's Property Reporting Policy

Zurich's Lender's Property Reporting Policy helps protect your interest (as a lender) in mortgaged properties and investment properties as of the time of direct physical damage or loss. The policy provides coverage for forceplaced property by reducing your exposure to loss when the mortgagor's insurance coverage has lapsed. The policy also provides coverage for real estate owned property, including but not limited to foreclosed or investment property.

Zurich also makes it easy to report your properties with easy-to-use software that reduces the effort and guesswork of tracking covered properties.

## Coverage features

- Force placed – covers direct physical loss of or damage to buildings and certain personal property secured in conjunction with a mortgaged building
- Real estate owned property – covers direct physical loss of or damage to buildings or structures, including: completed additions; permanently installed fixtures, machinery and equipment; outdoor fixtures; personal property used to maintain or service the buildings or structures, including floor coverings, and certain appliances.

The following optional coverages are available to qualified customers:

- Force placed flood – provides flood coverage similar to the National Flood Insurance Program (NFIP) available to lenders through the mortgagee protection program
- Residential REO general liability – provides general liability coverage for real estate-owned residential properties

## Special features

Along with flexible coverage options, Zurich provides an easy-to-use tracking system for activity-based reporting. The Zurich Lender's Property Reporting System offers:

- Ability to report from multiple locations/branches
- Flexible reporting periods
- Monthly, quarterly, semi-annual or annual reporting periods
- Automatic extension of locations: monthly, quarterly, semi-annual, annual
- Customized online reports you can create and print in your office
- The ability to enter your own reports via the Internet

For more information,  
please call us at

**800-382-2150**

or visit [www.zurichna.com/fe](http://www.zurichna.com/fe)

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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