

EquiShield®

Blanket Hazard Insurance Home Equity & Second Mortgages

Eliminates individual loan tracking and insurance follow-up on HELOC's, second mortgages, consumer lending first mortgages, and second deeds of trust

Simple, no administration insurance solution for your loan portfolio

Proctor Financial, Inc., a wholly owned subsidiary of Brown & Brown, Inc., utilizes 'A' rated carriers. With over 40+ years providing insurance solutions to financial institutions, Proctor Financial, Inc. would like to create a partnership with you.

Overview

- Single Blanket Insurance Policy
 - No individual properties to report
- All-Risk, Broad Coverage on Residential Properties
 - May include flood
- Lender's Security Interest Covered
- One Annual Premium based upon:
 - Portfolio size
 - Lending activity
 - Geographic spread
- Policy responds when mortgagor's primary insurance does not pay for losses incurred
- Losses are adjusted up to mortgage balance on a replacement cost basis if the property is repaired; otherwise actual cash value
- Per occurrence limits from \$250,000 to \$5,000,000
- Eliminates need to verify insurance coverage on individual properties for securitization

Mortgage Guard® and Bridge 60®, Lender Placed Hazard and Flood Insurance, are available for first mortgages, REO, and Commercial properties

Please call our sales department at (877) 456-7294 for more information on EquiShield®, or additional insurance programs designed to minimize risk.

