



MORTGAGE IMPAIRMENT

COVERAGE

Covers residential and commercial lender and servicer's mortgagee or owner interest in mortgaged properties.

ELIGIBLE INSURED

Mortgage banks, banks, credit unions, insurance companies and other financial institutions that originate, service, and/or invest in mortgage loans.

COVERED FEATURES

Mortgage Interest covers:

- Uninsured physical loss to the collateral property caused by required perils
- Uninsured physical loss to the collateral property caused by non-required perils such as earthquake and non-required flood
- Tax seizure
- Fannie Mae DUS lenders coverage

Mortgagee's E&O covers:

- Failure to obtain or maintain required insurance on the collateral property
- Failure to pay real estate taxes
- Failure to secure FHA/VA/PMI guarantees

Satisfies the Mortgagee's Errors & Omissions (E&O) insurance requirements of Fannie Mae, Freddie Mac, Ginnie Mae, mortgage investors and warehouse lenders.

CARRIER

Underwritten by certain underwriters at Lloyd's London. Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks. Lloyd's enjoys strong financial security supported by excellent ratings. Visit www.lloyds.com for more information.

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Coverholder at **LLOYDS**

This fact sheet provides only a general description of the coverage afforded in the policies offered and should not be considered as altering the insuring agreements, terms, conditions, exclusions and endorsements of the policy itself. Please read the provisions contained in the actual policies and discuss them with your insurance professional.

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Ed. 11/17