

Not Covered?!?

\_\_\_\_\_

Reality – how we got here.

1. insurance companies speak in \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ making it hard to understand

\_\_\_\_\_

insurance policies

\_\_\_\_\_

2. What is more difficult, getting time with

an \_\_\_\_\_, or getting them

\_\_\_\_\_

to speak in \_\_\_\_\_?

\_\_\_\_\_

3. Which hurts more, not understanding

your insurance \_\_\_\_\_ or having a

\_\_\_\_\_

claim \_\_\_\_\_?

\_\_\_\_\_

4. Ever notice all \_\_\_\_\_ quotes look the

\_\_\_\_\_

\_\_\_\_\_?

5. Do you think \_\_\_\_\_ are more

\_\_\_\_\_

interested in selling a \_\_\_\_\_ or making

sure \_\_\_\_\_ are met? ...

Predicament

1. Many \_\_\_\_\_ are \_\_\_\_\_ with the  
Lowest \_\_\_\_\_

\_\_\_\_\_

2. Once you \_\_\_\_\_ price... People \_\_\_\_\_  
\_\_\_\_\_ else.

\_\_\_\_\_

\_\_\_\_\_

3. It happens every day... \_\_\_\_\_ upset  
about a claim \_\_\_\_\_ was covered

\_\_\_\_\_

\_\_\_\_\_

*Realtors are the Straw that  
Stirs the drink in the local  
economy*

4. Your \_\_\_\_\_ rely on \_\_\_\_\_ expertise.

\_\_\_\_\_

5. You are a \_\_\_\_\_ \_\_\_\_\_ for the success  
of your clients

\_\_\_\_\_

\_\_\_\_\_

6. Their home represents \_\_\_\_\_ of Average  
family's Net Worth

\_\_\_\_\_

\_\_\_\_\_

Horizontal lines for notes on the left side of the page.

- The ACV “ \_\_\_\_\_ ”
- White \_\_\_\_\_ from Across the \_\_\_\_\_
- Foundation Flippers \_\_\_\_\_
- Reunited with \_\_\_\_\_ , the hard way
- The \_\_\_\_\_ Nuisances next door
- Sometimes the \_\_\_\_\_ is a STAR
- The Minivan’s \_\_\_\_\_ Handbags
- Petty \_\_\_\_\_ in the \_\_\_\_\_ .

\_\_\_\_\_

*"Buy land, they're not making it anymore."*

*- Mark Twain.*

\_\_\_\_\_

Catastrophic Closing Chaos

Short Term Solutions...

...Long Term Challenges

1) Short term rentals have \_\_\_\_\_

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2) Sitting \_\_\_\_\_ too long

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3) You down with OPP? The \_\_\_\_\_  
Rental

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4) Stop right there. \_\_\_\_\_ have insurance  
for the '\_\_\_\_ Term' Landlord

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5) Why is this document called...  
'Comprehensive Coverage Summary'?

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6) Not all '\_\_\_\_\_' policies cover  
\_\_\_\_\_ Term Rental.

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7) Only renting out \_\_\_ % is THE problem?

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8) Anything \_\_\_\_\_ than making your  
closing goes \_\_\_\_\_ and \_\_\_\_\_

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The 4 Horsemen of Liability

- Duty \_\_\_\_
  - Duty \_\_\_\_\_
  - Proximate \_\_\_\_
  - \_\_\_\_ Damages
- i. Pound \_\_\_\_\_ and \_\_\_\_\_
    - a. Well it was a better deductible if someone was stealing the car
  - ii. Left in the \_\_\_\_ by \_\_\_\_\_
    - a. Landlord's crew burns down my apartment
  - iii. Landlord's tree falls on tenants New Car

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"The best investment on earth is earth." - Louis Glickman.

First Days in the House

- TREA** April 15<sup>th</sup> move in – Burgled by dessert
- TREA** May 30<sup>th</sup> move in – Hail Damage by fall
- TREA** Oct 12<sup>th</sup> Closing with 3 week Leaseback
- TREA** April 16<sup>th</sup> execution contract – hail damage 6 days later – discovered 7 months later

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Prepare your Clients

- \_\_\_\_\_ we find that perfect home
- Cannot \_\_\_\_\_ in on time ( \_\_\_\_\_ days?)
- If you decide \_\_\_\_\_ to live here \_\_\_\_\_ ...
- Or live here ALL \_\_\_\_\_
- Or it takes \_\_\_\_\_ long to \_\_\_\_\_.
- Feel free to call me and my \_\_\_\_\_ team  
 can introduce \_\_\_\_\_ to a couple good  
 agents

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Not Covered?!?

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Reality – how we got here.

6. insurance companies speak in technical

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jargon making it hard to understand

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insurance policies

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7. What is more difficult, getting time with

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an insurance agent, or getting them to

speak in Simple English?

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8. Which hurts more, not understanding

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your insurance coverage or having a

claim denied?

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9. Ever notice all insurance quotes look the

---

same?

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10. Do you think insurance agents are

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more interested in selling a policy or

making sure your needs are met? ...



UNINSURED HOMES: WHEN INSURANCE WILL JEOPARDIZE YOUR CLOSING

Predicament

7. Many Lenders are preoccupied with the Lowest Premium

8. Once you mention price... People hear nothing else.

9. It happens every day... someone upset about a claim they thought was covered

Realtors are the Straw that Stirs the drink in the local economy

10. Your clients rely on your expertise.

11. You are a natural advocate for the success of your clients

12. Their home represents 73% of Average family's Net Worth

Horizontal lines for notes corresponding to each text block.





Short Term Solutions...

...Long Term Challenges

9) Short term rentals have hidden issues \_\_\_\_\_

10) Sitting vacant too long \_\_\_\_\_

11) You down with OPP? The “Rented” Rental \_\_\_\_\_

12) Stop right there. They have insurance for the ‘Short Term’ Landlord \_\_\_\_\_

13) Why is this document called... ‘Comprehensive Coverage Summary’? \_\_\_\_\_

14) Not all ‘Landlord’s’ policies cover Short Term Rental. \_\_\_\_\_

15) Only renting out 15 % is THE problem? \_\_\_\_\_

16) Anything Other than making your closing goes smooth and easy \_\_\_\_\_

The 4 Horsemen of Liability

- Duty Owed
- Duty Breached
- Proximate Cause
- Actual Damages

- iv. Pound foolish and pennywise
  - a. *Well it was a better deductible if someone was stealing the car*
- v. Left in the out in the cold by a contract
  - a. *Landlord's crew burns down my apartment*
- vi. Landlord's tree falls on tenants New Car

"The best investment on earth is earth." - Louis Glickman.

First Days in the House

- TREA** April 15<sup>th</sup> move in – Burgled by dessert
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