

# HARD-TO-PLACE PROPERTY

We believe we can provide advanced solutions that help businesses and individuals succeed in today's ever-changing world. Our solutions are designed to make insurance easier, more efficient, and more productive.



## Who We Are

Modern Specialty Insurance (MSI) was formed in 2019 to introduce new and innovative programs into the marketplace.

This program is designed for brokers with Hard-To-Place residential properties. The best coverage in the industry, including Guaranteed Building Replacement Cost.

We believe that service comes first and intend to meet and exceed your service expectations.

## Why Choose Us



### Deep Industry Experience

Our underwriters are industry experts with vast knowledge and experience. They are highly skilled and are encouraged to grow through continuing education.



### Service Standards

Our service is what sets us apart. It is built into the culture of MSI. We understand that brokers need timely responses to their enquiries.



### Financial Stability

We understand the importance of financial stability. We have partnered with a Canadian insurer that allows us flexibility. This assures that your clients best interests and needs are met.

## Highlights

### Requirements

- MSI Application Fully Completed
- Photos of All Dwellings
- EZITV

### Where We Excel

- Min. \$1000 Deductible
- \$750 Min. Premium
- Total Insurance Value up to \$2.5M
- \$2 Million Liability
- 25% Min. Retained

### Where We Can Help

- Guaranteed Building Replacement
- Rented Dwellings
- Absentee Landlords
- Primary / Secondary Homeowners
- 3 Mortgages

### What We Do Not Write

- Air BnB / Short Term Rentals
- Farms / Condos
- 3+ Losses
- High Valued Properties
- 2+ Cancellations for Non-Payment