

HOW DOES THE CSE LANDLORD PRODUCT COMPARE?

Based on our research of available coverages and discount options, here's how CSE's Landlord Insurance measures up against competitors. We are proud to offer the most comprehensive and flexible insurance package for landlords in the market.

NEW LANDLORD PREMIER PACKAGE

FEATURE	CSE Landlord Premier	Safeco	Mercury	CSAA	Travelers	Farmers
\$1M Liability & Personal Injury	✓	Optional	Optional	Optional	✗	Optional
Loss Assessment of \$2,500	✓	Optional	Optional	Optional	✗	Optional
Contents Coverage \$2,500	✓	Optional	Optional	Optional	Optional	Optional
Extended Replacement Cost 175%	✓	✗	✗	✗	✗	✗
Personal Property Replacement Cost/Theft	✓	✗	✗	✗	✗	✗
Bed Bug Coverage	✓	✗	✗	✗	✗	✗
Landscape Coverage up to 10% of A*	✓	✗	✗	✗	✗	✗
Other Structures Limit of 20% Cov A*	✓	Optional	✗	Optional	Optional	Optional

No Exclusions For	CSE Landlord	Safeco	Mercury	CSAA	Travelers	Farmers
Illegal operations of the tenant causing damage to property	✓	✗	✓	✓	✓	✓
Vicious dog breeds owned by the tenant	✓	✓	✓	✗	✓	✓

New Optional Coverages	CSE Landlord	Safeco	Mercury	CSAA	Travelers	Farmers
\$1M Liability & Personal Injury	✓	✓	✓	✓	✗	✓
Eviction Coverage up to \$2,000	✓	✗	✗	✗	✗	✗
Ordinance or Law – Increased Limits	✓	✗	✗	✗	✗	✗
Personal Property Replacement Cost	✓	✗	✗	✗	✗	✗
Service Line	✓	✗	✗	✗	✗	✗
Equipment Breakdown	✓	✗	✗	✗	✗	✗
Functional Replacement Cost	✓	✗	✗	✗	✗	✗

Added Discounts	CSE Landlord	Safeco	Mercury	CSAA	Travelers	Farmers
Multi-Policy Discount up to 10%	✓	5%	✗	✗	✗	✗
Protection Device Discount of 3-9%	✓	✗	✗	✓	✓	✗
Property Manager Discount of 5%	✓	✗	✗	✓	✗	✗
Renters Insurance Verification Discount of 5%	✓	✗	✗	✗	✗	✗

Flexibility	CSE Landlord	Safeco	Mercury	CSAA	Travelers	Farmers
Water & Policy Deductible Level up to \$10,000	✓	✗	✗	✗	✗	✗
Write LLCs as insured	✓	✗	✗	✗	✗	✗
Allow up to 99 single family detached units	✓	✗	✗	No Limit	No Limit	No Limit
Allow stand alone dwelling fire	✓	No Restriction	✗	No Restriction	No Restriction	No Restriction

Source: California Department of Insurance

The illustration is based on a review of competitor filings which may not always represent all product features available and is intended for information and guidance purposes only. CSE Insurance does not make any representation or warranty, expressed or implied, as to the accuracy, completeness or updated status of such information.