



MSI Real Estate Investor

Specialized coverage built for residential property investors

MSI provides investors in residential properties with tailored insurance solutions available through independent agents. Designed for both new and experienced investors, MSI's Real Estate Investor product combines **homeowners and commercial general liability coverages** in one convenient hybrid policy.

MSI Program Highlights

- Coverage for portfolios of 1 to 1,000+ residential properties: rented, vacant, or undergoing limited renovation for rental or sale
- Nationwide availability (excluding New York)
- Backed by A-rated carriers and delivered through MSI's easy-to-use online platform
- Fast, simplified underwriting with instant eligibility feedback and most quotes within minutes
- No minimum premium and flexible pay options: ACH, credit card, or escrow
- Electronic billing and automatic evidence of insurance

How Your Customers Benefit

- One policy for multiple properties simplifies management
- Fast quotes and easy binding through MSI's online platform
- Flexible payment options to fit investor cash flow
- Coverage tailored for LLCs or trusts
- Quick, expert claims handling when it matters most

Coverage Type	Limit
Property	Up to \$1,000,000 per location
Liability	Up to \$1,000,000 per occurrence / \$2,000,000 annual aggregate
Deductibles	Up to \$50,000 AOP or 10% Wind/Hail

- Eligible for properties titled in the name of an LLC or trust
 - All locations owned can be insured under a single policy*
- *Subject to underwriting eligibility

Eligible Properties

- Non-owner-occupied 1–4 family residences, condos, or townhomes
- Long-term rental properties
- Homes vacant and for sale
- "Fix and flip" properties with minor renovations

Ineligible Properties

- Owner-occupied, commercial, or multifamily (apartment) properties
- Short-term rentals (Airbnb/VRBO)
- Condemned, uninhabitable, or historic properties
- Major renovations exceeding 50% of property value
- Properties with asbestos, knob-and-tube wiring, or aluminum wiring
- Built prior to 1925 or with roof age over 40 years

Contact a Team Member



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For more information visit:

msimga.com