

City Insurance Program

RealtyRisk Insurance LLC

PROSPECTUS — CITY INSURANCE PROGRAM

Product Overview

Comprehensive urban property insurance for landlords and real estate investors in Washington DC, Maryland, and Virginia.

Who It's For

Owners of residential rental properties in densely built urban areas — historic rowhouses, townhouses, brownstones, and small multifamily buildings with two to eight units.

Coverage Highlights

- Property: Replacement cost value, broad named-peril or open-peril
- Loss of Rents: Actual loss sustained, up to 12 months
- CGL: \$1,000,000 per occurrence / \$2,000,000 aggregate
- Medical Payments: \$5,000 per person
- Optional: Water backup, equipment breakdown, personal umbrella

Policy Terms

- Carrier: Admitted, A-rated paper
- Term: 12 months, annual renewal
- Deductible: Typically \$2,500–\$5,000 (negotiable)
- No short-rate cancellation penalty

Contact RealtyRisk Insurance LLC for a personalised quote.