



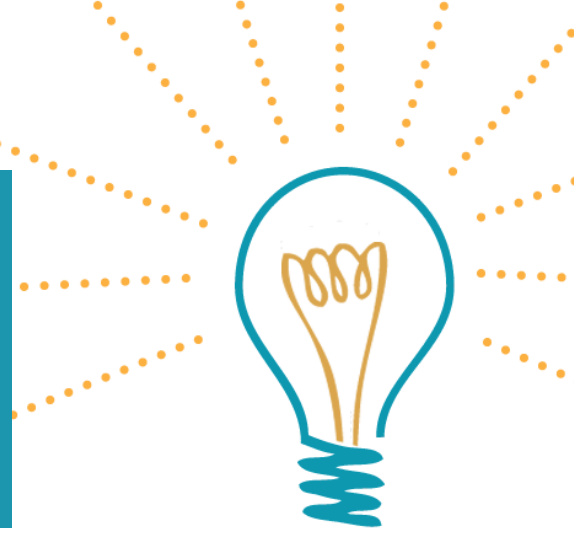
**COMMERCIAL**

**REAL ESTATE INVESTORS**

# **HOW TO PICK THE RIGHT INSURANCE ADVISOR**



# TAKE THESE STEPS & INSURANCE SHOULD BE A BREEZE



## 1. Commit to a Relationship

Shopping with 5 agents is a huge mistake. It's just not how the system works best. Good agents will make companies fight for your business and if there are multiple agents involved, companies see that and are less motivated to be competitive. You win in a variety of ways when you establish a relationship.

## 2. Expect Clear Communication

Every member of your investing team should be a clear communicator. If you leave conversations more confused than when they started, find someone else.

## 3. Choose an Independent Insurance Agent

Independent agents have access to a wide range of companies and make them compete for your business. This means a better price for quality coverage. They can also advocate for you in a claim and switch companies if price goes up.

## 4. Go with a Commercial Real Estate Specialist

Let's be real. When you go to any insurance agent and say, "I've got a 144 unit apartment, could you give me a quote", they start to salivate. It's a big opportunity. But you wouldn't invest with a rookie taking down a 144 unit solo so why would you let a rookie protect yours?

## 5. Ask How Service Works

Many agents will sell a policy and then pass you off to a service center that has no connection to you at all. Make sure the person you build a connection with will be an integral part of your experience throughout your relationship.

## AVOIDING LEMONS

80% of Real Estate Investors  
have insurance that will fail  
them when it's needed most.

The trouble with insurance is that  
it's hard to spot a lemon.

When someone tries to sell you a property with major hidden problems, a lemon, you at least have a fighting chance to avoid it. You bring a local inspector, snake the sewer line, walk the units, ask around the neighborhood, & run the numbers 87 times. If you're good, you catch what's bad and move on.

But when it comes to insurance, we buy trash policies because they're cheap and we can't tell the difference. Our goal is to make sure you don't fall into that trap.

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