



## What is EquiShield?

EquiShield provides comprehensive all-risk portfolio protection for residential second, third or non-purchase first mortgages, second deeds of trust, closed or open-ended home equity loans and consumer lending mortgages or refinances.

## Program Highlights

- Single Blanket Insurance Policy with no individual properties to report
- One annual premium based on portfolio size, lending activity and geographic spread
- Eliminates need to verify insurance coverage on individual properties for securitization
- All-risk, broad coverage on residential properties, which may include flood
- Policy responds when mortgagor's primary insurance does not pay for losses incurred
- Losses are adjusted up to mortgage balance on a replacement cost basis if the property is repaired; otherwise actual cash value.
- Per occurrence limits from \$250,000 to \$5,000,000.

## Did You Know?

With EquiShield, a single premium policy covers exposures on a blanket basis with no additional reporting.

PFI offers lender-placed hazard and flood insurance (Mortgage Guard® and Bridge60®) for first mortgages, REO and commercial properties.

EquiShield/8-30-11/RevB

A Wholly-Owned Subsidiary of



For more information, please contact your PFI representative.

## Diane Whipple

Phone: (877) 456-7294 | [dwhipple@pfic.com](mailto:dwhipple@pfic.com) | Fax: (248) 824-1482

Follow PFI on:

