



What is Mortgage Guard?

Mortgage Guard coverage protects properties when borrowers fail to obtain insurance. Mortgage Guard provides all-risk hazard insurance, including wind, for residential properties – including REO and mobile homes – as well as named perils coverage or all risk coverage for commercial properties.

Written as a master policy, Mortgage Guard names the lender as the insured providing instant binding authority. Bundle Mortgage Guard with Bridge60® (flood) and premises liability for a complete solution.

Program Highlights

- Master policy – names lender as insured providing instant binding authority
- All-risk, including wind, for residential/mobile home properties and named perils for commercial properties
- Optional Coverage including liability, flood, vacant theft and more
- Claims settled at replacement cost – even if property is not repaired – within 45 days of loss (*Mobile homes at Actual Cash Value*)
- Internet-based reporting options through PFI's secure website
- Flexible billing options and borrower notification letter cycles
- Refunds issued on a pro-rata basis
- Dedicated Customer Service Representative and toll-free number

Did You Know?

With Mortgage Guard, claims are settled on a replacement cost basis vs. Actual Cash Value (ACV). Replacement cost offers a significantly higher settlement.

Claims also are settled at replacement cost – even if the property is not repaired.

MortgageGuard/8-30-11/RevB

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For more information, please contact your PFI representative.

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