



What is Portfolio Guard?

Portfolio Guard provides all-risk property coverage for residential and commercial first mortgages, second mortgages, HELOCs and individual condominium loans, while allowing lenders to eliminate burdensome insurance tracking and borrower follow up. With Portfolio Guard, the lender no longer needs to track and report on individual properties.

Program Highlights

- Single Blanket Insurance Policy with no individual properties to report
- One annual premium based on portfolio size, lending activity and geographic spread
- Policy responds if an uninsured physical damage occurs to a mortgaged property
- All-risk, broad coverage on residential and commercial properties, excludes flood and quake
- 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 Portfolio Guard, lender receives a single blanket insurance policy with no individual residential or commercial properties to report.

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

PortfolioGuard/9-7-11/RevB

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For more information, please contact your PFI Representative.

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