

STEADILY.

Why Agents Love Steadily

Steadily offers a fast & easy solution for independent agents to provide insurance to landlords.

- Competitive**
Utilizing proprietary tech allows for sophisticated rates, allowing you to provide a competitive rate to your policyholders - that will remain that way!
- Fast**
Powered by industry-leading technology, Steadily and vendors combine efforts to prefill most underwriting questions. Agents have less data entry and can get an accurate quote in minutes.
- Broad Appetite**
Providing coverage for niche markets such as AirBNBs, VRBOs and short-term rentals - just to name a few!
- Product Availability**
Broad product offerings to cover properties in Fair to Excellent condition and anything in between!

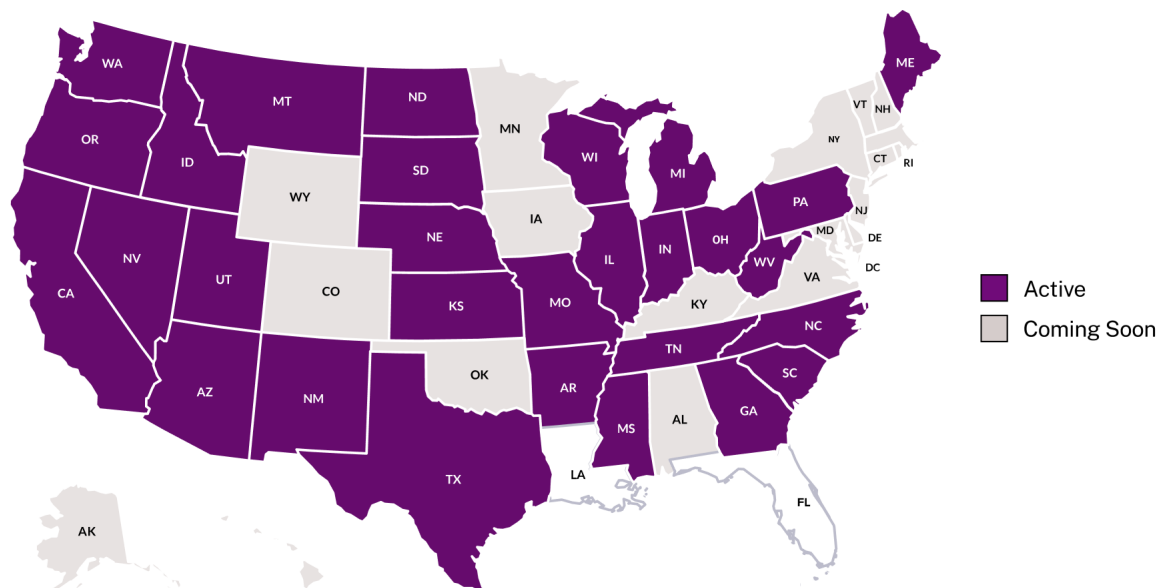


About Steadily

Steadily is modern, digital insurance for landlords. Steadily serves Americans who want their insurance to work like the other digital tools they love: fast and affordable with excellent service. Steadily is dual headquartered in Austin TX and Lenexa KS, and backed by investors including Matrix Partners, Zigg Capital, Next Coast Ventures, Nine Four Ventures, and SV Angel.

Steadily provides the best coverage for all kinds of rental properties:

- ◆ Liability coverage if someone gets hurt in their home
- ◆ Coverage for 1-4 family dwellings
- VRBOs, Airbnbs, Vacation Rentals, Home Share, etc.
- ◆ Protection if someone sues for damages
- ◆ Crime and vandalism coverage for theft and damage
- ◆ Water damage protection
- ◆ Fire and smoke protection



Appetite Guide

General Requirements:

DP1 - Fair or better condition

DP3 - Average or better condition

- 1 to 4 family dwellings
- Tiny homes are acceptable if not mobile
- Structures must be located on a permanent and fixed location
- Dwellings built within the last 100 years are eligible for straight-through processing; older than 101 years require Underwriter approval
- If year built is pre-1940, confirmation of electrical/plumbing updates in the past 30 years

Property types:

- Owner and Tenant Occupied
- Rentals (including Short Term, Airbnb, etc.) *minimum 1 night rental
- Seasonal

Ownership:

- Named Insureds must have insurable interest in the property.
- Multiple ownership by more than 2 individuals (not including spouses) must be pre-approved by Underwriting
- Limited Liability Companies (LLCs), Corporations or Partnerships are acceptable

Schedules:

- Maximum 20 locations allowed per policy
- All locations on a single policy must be in the same state and same policy form
- Maximum 40 locations per insured unless approved by Underwriting

Coverage Limits:

- Maximum Dwelling Limit \$1,000,000. *CA limit of \$1,200,000
- Maximum Premises and Personal Liability Limit \$500,000
- Maximum Medical Payments Limit \$25,000
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Billing:

- Direct bill with payment plans available

Have Questions?



If you have questions or want to chat with a member of our team,
email appointment@steadily.com or call 1-855-408-6470.

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steadily.com | (888) 966-1611

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Steadily Agency Inc. is a managing general agent administering an exclusive program on behalf of several A-rated insurance companies. See licenses [here](#).

This is intended as a general description of certain types of insurance and services available to qualified customers. The policy is the contract that specifically and fully describes coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.