

ALPHA INSURANCE, LLC  
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*“KNOWLEDGE IS OUR MOST IMPORTANT ASSET”*

IMPORTANT QUESTIONS – FIND MANY ANSWERS AT  
[WWW.ALPHALA.COM](http://WWW.ALPHALA.COM)

- Will your current insurance carrier extend liability to any investment property you purchase?
- Do you have Umbrella Liability Coverage?
- Have you discussed an LLC for your investments with your attorney?
- Is your property manager listed as an additional insured on all investment property? Why should they be?
- Does your property policy have wind and hail coverage or is it separate coverage?
- Is your lender paying for all your insurance policies?
- Because of excessive flood losses across the country many lenders are starting to require flood insurance on new loans. Do you want to know how little it could cost in very state?
- Why is it important to buy flood insurance?
- In many hurricane and tornado prone states insurance companies have removed the wind and hail from their policies and require a separate policy written by the state. Why should you care?
- Are you sure your investment property has resident premise liability coverage currently in effect?