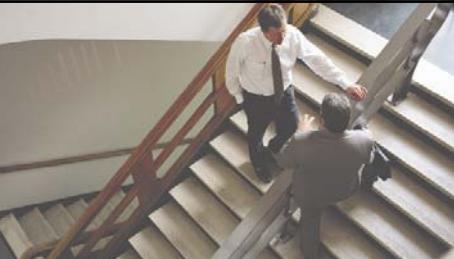


HUB Insurance – Asset Protection Plan

June 2009 Ontario REIN™ Presentation



R.E.I.N. ASSET PROTECTION PROGRAM

Investing in Real Estate is your business...Insuring it is ours.

HUB International

Why HUB... Facts

- Largest commercial broker in Canada
- One of the largest personal insurance brokers in North America
- Provide property and casualty, life and health, employee benefits, investment and risk management products and services



Our Business

- Hub balances the strength of an international firm with the accessibility of a local broker.



INTRODUCING

R.E.I.N. Exclusive ASSET PROTECTION PROGRAM



What type of properties are eligible?

- Single Family Homes, Duplexes/Triplexes
- Condominiums Residential and commercial
- Apartment Buildings
- Commercial Buildings
- Student Housing



Coverage Benefits

- Broad Form/All Perils Coverage
- Replacement Cost
- Extended Vacancy Clause – Up to 120 Days
- Standard \$2,000,000 CGL w/option to increase to \$5,000,000



HUB Insurance – Asset Protection Plan

June 2009 Ontario REIN™ Presentation

Coverage Benefits

- By-Laws Coverage
- Business Income/Rents – Actual Loss Sustained
- Stated Amount Co-Insurance - Available



Coverage Benefits

- **Student Housing**
- Coverage for Student Rentals available for REIN members with coverage enhancements not available elsewhere.



Claims Services

- We handle all the claims in our office.
- What does this mean for you as a REIN member?
- Faster Service because we are more involved in the process.



HUB's Commitment to R.E.I.N. Members

- Dedicated Sales/Service Team
- Internal Claims Handling
- Free review of your current policy
- Quick response time.
- Toll Free phone numbers
- Designated e-mail address
- Flexibility



Example

- R.E.I.N. Member – Owns a 1300 Sq Ft semi-detached rental property in GTA. Value - \$165,000. Rents of \$18,000 per year.
- Based on our program rates this client would be paying;

**\$757 Annual Premium or
\$70.02* / month**



Your individual situation may vary. For illustrative purposes only.
* - Taxes and administrative fees included.

Questions and Answers

For more information please e-mail us at:

reinrapp@hubinternational.com

**Philip Jarvie – 905-582-7086
Toll Free – 1-800-263-2383 Ext. 7086**

