



Contact Info

DRICKARDTM Insurance



Website

607-843-8860 insurance@drickardinsurance.com www.drickardinsurance.com

Property & Liability Insurance Solutions

Why choose DRickard Insurance?

1. Many coverage options.
2. Many insurers to choose from.
3. Uncommon policy customizations.
4. Hard-to-insure properties considered.
5. Even though we offer insurance statewide, we offer the small town insurance office appeal.

Here is a partial list of some of the insurance products we offer:

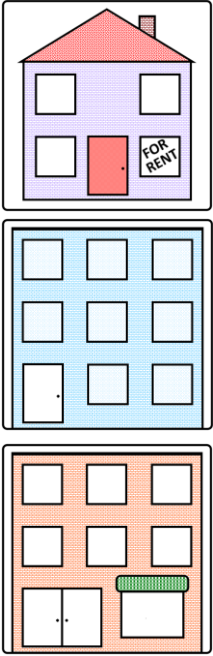
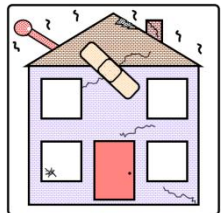
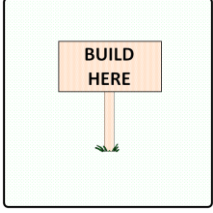
- 1-4 Family Homes
- Apartment Buildings
- Apartment Complexes
- Buyers and Sellers Under Contract
- Commercial Building(s)
- Distressed Properties
- Income Property Insurance
- Rooming and Boarding Houses
- Mixed Occupancies
- Flood
- Earthquake
- Cyber
- Manufactured Home Communities
- Property with Losses
- Renovation Projects
- Retail Property
- Horse Farm
- Holiday Rental of Your Home
- Short Term Rentals
- Student Housing
- Vacant Property
- Business Property
- Liability
- Manufactured Home

Check out the reverse side for more insurance ideas.*

Find helpful tools on our DRickard Insurance mobile App!



App

<p style="text-align: center;">Income Properties</p> <p>Occupancies Covered:</p> <ul style="list-style-type: none"> • 1 – 4 Family Homes • Student Housing • Affordable Housing • Senior Housing • Manufactured Home Community • Condos • Apartment Buildings • Mixed Occupancies • Commercial • Industrial • Retail • Vacant • Speculation Properties • Under Contract 	<p style="text-align: center;">Renovation Projects Insurance</p> <p>What Qualifies?</p> <ul style="list-style-type: none"> • Incomplete Construction Projects • Fire, Flood, Wind, and other Damages • Properties in disrepair or disused • To be flipped, owner or tenant occupied  <p>Coverage is based on the completed cost of the project including cost or market value of the property at the start, plus the value of the labor, plus the cost of the materials.</p> <p>One touch simplicity for a complicated product!</p>
<p style="text-align: center;">Freedom to Choose</p> <ol style="list-style-type: none"> 1. Replacement cost coverage on any coverage amount. 2. You pick the amount of coverage you want. 3. Make your deductibles disappear. 4. Your choice of types of insurance coverage. 5. Many payment plans 	<p style="text-align: center;">Builders Risk Insurance</p> <p>A discounted, when purchased before construction begins, insurance product written for the value of the completed project.</p> 
<p style="text-align: center;">Manufactured Home Insurance</p> <p>Higher Coverage amounts make lenders happy</p> <ul style="list-style-type: none"> • Replacement Cost Settlement Option on nearly any age home. • Stick Built Replacement Cost Settlement Option on Doublewides on a complete slab • Stick Built Replacement Cost Settlement Option on Modular Home with perimeter foundation 	<p style="text-align: center;">Hard-To-Insure Properties</p> <ul style="list-style-type: none"> • Old Manufactured Homes • Dogs, Horses, and Other Animals • Farms • Old, Nasty Buildings • Vacancy • Properties or Owners With Losses • Properties Over 5 Miles From a Fire Station • Child Daycare • Restaurants

*Not all options are available from all insurers or on all policies. Discuss with a DRickard Insurance agent or broker what you and your property qualifies for.

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DRICKARD
Insurance

"Your Favorite Insurance People"

