

# 6 PROBLEMATIC FEATURES THAT REALTORS SHOULD KNOW ABOUT

*These are not "Deal Breakers", but rather, "Curve Balls" you want to be aware of and let your insurance agent know about*

- **ROOF AGE** Options are more limited at 15+ years
- **WIRING** Aluminum or Clothing wiring limit our options
- **PIPES** Polybutylene, Galvanized or Pex plumbing are curve balls we can work with, as long as it's in good condition
- **SIDING MATERIAL** Asbestos or Cement Fiber Siding on older homes - While safety of residents is generally not a concern because of these, the cost of repairing after damage can be high, so some carriers no longer accept it.
- **CLAIM HISTORY** Prior insurance claims for both the borrower & the property affect eligibility with insurance companies
- **DOG BREED** Don't shoot the messenger, but many insurance companies have a restricted breed list or dogs. If you have one of these breeds, it's important to secure insurance with a carrier that accepts all breeds

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& Select "Get a Quote" to begin the process of obtaining a personalized insurance quote that will manage these curveballs!

