



"The mission of IPOANS is to protect, enhance and contribute to rental housing owners and operators, provide educational programs for members, promote industry awareness, heighten professionalism and increase competence.

A.P. Reid Insurance Stores has been helping IPOANS meet these goals since 1987.

Rex MacLaine
Executive Director, IPOANS



"As an official sponsor, NBAOA endorses and recommends A.P. Reid Insurance Stores and we endorse and recommend A.P. Reid's RealtyGuard Insurance Program.

This program has served the Nova Scotia members extremely well, and now it is available to us here in New Brunswick."

Scott Stacey
President, NBAOA



To access Your RealtyGuard Insurance Program simply call an A.P. Reid Insurance Store nearest you. Ask to speak to a representative for the RealtyGuard program. Our friendly customer service specialists will be pleased to assist you through every insurance decision you make.

Or you can email us at: RealtyGuard@apreid.com

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THE RealtyGuard INSURANCE PROGRAM



Recommended by:



A.P. REID
INSURANCE STORES



THE RealtyGuard INSURANCE PROGRAM

Introducing RealtyGuard, The Premier Insurance Program for the Residential Realty Industry can help you save money and be better prepared for the future.

Originally created for The Investment Property Owners Association of Nova Scotia, RealtyGuard has been protecting residential housing operation since 1987.

A.P. Reid is considered the leader in rental property insurance in Atlantic Canada – and every year we build on that reputation by expanding the program and improving the benefits to The Residential Housing Industry.

RealtyGuard is endorsed and recommended by IPOANS and NBAOA. As a member of these organizations you'll receive an additional discount off RealtyGuard's already competitive pricing. **All rental property owners** – large and small - can qualify for **RealtyGuard**.

The **RealtyGuard** program is for you – regardless of the size of your real estate holdings. Read on and give us call to find out why thousands of rental units are safely insured in the RealtyGuard Insurance Program year after year.

YOUR WAY IS OUR WAY!

You can call for a quote, fax or email the necessary information, complete our convenient application on our website, or meet with one of our friendly, knowledgeable insurance advisors in our office or yours.

THE RealtyGuard INSURANCE PROGRAM HIGHLIGHTS

- Broad Form (All Risk) Coverage
- Replacement Cost
- \$2,000,000 Business Liability for the price of \$1,000,000
- The Best Rental Income Coverage Available
- Flood and Earthquake Coverage
- Sewer Back-up Coverage
- Crime Coverage for Theft of Rents
- Inflation Protection
- Available Employee Dishonesty Coverage
- Comprehensive Equipment Breakdown Coverage
- Available Pollution Coverage

WE REWARD GOOD PRACTICES – RECEIVE DISCOUNTS FOR:

- Electric Heat
- Wired Smoke Detectors
- Sprinklers
- Monitored Alarms
- Security Entrances
- Rental Industry Education (CAM etc.)
- Credit Checks
- Tenants Insurance Programs
- Membership In Your Industry Association

WHAT ELSE IS AVAILABLE?

HOME AND AUTO

We even have a Home and Auto Group Insurance Program for you, the owner of the properties, and your employees. With this program you'll receive coverage for your home, auto and recreational property at great rates. It's all here at A.P. Reid and your RealtyGuard Program.

LIFE AND DISABILITY

With our Life and Disability policies we can help to ensure you or your family have financial security in case of death or loss of income due to injury.

TENANTS INSURANCE

We can help you manage your tenants insurance program to ensure that all your tenants are adequately covered for their protection and yours. We can also help you achieve discounts on your building premiums.

UNDER CONSTRUCTION

The RealtyGuard Insurance Program can also be extended to insure your properties under construction as well as any vacant land you may own and plan to develop in the future.