



FOR PROPERTY OWNERS & MANAGERS

Rent, guaranteed. *Approve with confidence.*

RLI is a one-year lease insurance policy that financially guarantees your tenant's rent for the full term. When a qualified renter would otherwise be declined on credit alone, RLI bridges the gap — so you can approve applications you would otherwise lose, with zero added collection risk.

94% of landlords accept RLI on first presentation	\$0 landlord cost to enroll, issue, or claim	< 15 min from tenant approval to coverage certificate issued	A-rated reinsurance tower backing every policy
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What this document is.

A short overview you can share with leasing staff, owners, or your back-office. It explains what RLI is, how it protects you, how claims work, and includes three case studies from national property management companies. For a full policy exemplar, reinsurance documentation, or legal review package, contact us at landlords@rl-insure.com.

At a glance

What you get

- A one-page digital Certificate of Rent Guarantee
- Full rent coverage for the lease term
- Same-day claims if a payment is missed
- Real-time verification at rl-insure.com/verify
- Dedicated landlord phone line & portal

What you do not get

- No lien or interest in your property
- No requirement to modify your lease
- No cost to enroll, issue, or process claims
- No long-term contract with RLI
- No change to your eviction rights



HOW RLI PROTECTS YOU

A financially guaranteed lease — *end to end.*

RLI sits behind the tenant as a licensed specialty insurer. If the tenant pays on time, you see nothing different from a normal lease. If the tenant misses a payment, RLI pays you and pursues recovery from the tenant — outside your collections process.

01 Tenant applies & qualifies	02 We issue Certificate	03 You sign the lease	04 Rent flows or we cover
Tenant submits RLI application. We underwrite identity, income, and credit.	On approval, you receive a digital Certificate of Rent Guarantee by email — verifiable in seconds.	Your lease, your paperwork. RLI does not alter the lease or your rights.	If tenant misses a payment, you file a one-click claim. We pay within 5 business days.

What happens when a tenant misses rent

Day 1 – 5. Grace period. RLI contacts the tenant directly to arrange payment. You take no action.

Day 6. You file a one-click claim in the portal. We confirm receipt within 1 business day.

Day 7 – 11. RLI pays rent directly to you via ACH — no documentation required.

Day 12+. RLI pursues recovery with the tenant. Your eviction rights are preserved.

Your eviction rights are unchanged.

RLI is a backstop, not a constraint. If you elect to pursue eviction, we support the process and continue to cover unpaid rent through the insurance period. Nothing in the tenant’s RLI policy limits your ability to enforce the lease.

How verification works

Every Certificate of Rent Guarantee carries a unique policy number and short verification URL. Your leasing staff can confirm coverage in under a minute in three ways:

- Enter the policy number at rl-insure.com/verify
- Call our landlord-only line at **1-800-RLI-LAND**
- Use the Yardi, AppFolio, or RealPage integration if you run one of those platforms

CASE STUDIES

National PMCs using RLI *in market today.*

Illustrative deployments modeled on property-management-company integrations. Metrics reflect typical results observed across the first 18 months of policy issuance in our launch markets.

Meridian Residential · 48,000 units · Southeast + Texas

Scenario. Meridian was declining ~22% of applicants solely on FICO score — roughly 9,400 applications per year. Most declined renters had stable income, but fell below the 620 cutoff.

Outcome. RLI was rolled out at 14 properties as a pilot in Q2 2025. Over six months, Meridian approved 38% of previously declined applicants via RLI. Net vacancy days dropped 7.2% portfolio-wide.

“The gate used to be binary — approve or decline on the score. RLI gave us a third path that is better for us and better for the applicant.”

— VP of Operations, Meridian Residential

Harborlight Property Group · 12,500 units · California + PNW

Scenario. Harborlight operates in high-cost coastal markets where applicants often have strong income but thin credit files. Pre-RLI, alternative guarantors required 2–3 months of additional deposit, which priced out approved applicants.

Outcome. RLI replaced the additional-deposit requirement for ~28% of applicants. Lease-up time at two pilot properties improved from 47 days to 31 days on average.

“We were losing approved applicants because they could not front another two months. RLI gave them a way in and gave us the same financial protection without the cash friction.”

— Regional Leasing Director, Harborlight Property Group

Cornerstone Affordable · 6,800 units · Midwest workforce housing

Scenario. Cornerstone serves working-class renters in markets where average FICO runs 580–640. The co-signer requirement alone caused roughly 18% of qualified applicants to abandon the process.

Outcome. Cornerstone made RLI an alternative to co-signer requirements in Q4 2025. Applicant fall-off dropped from 18% to 6%. Three claims filed in 14 months — all paid within 5 business days.

“Our residents are good for the rent. The co-signer rule was a friction tax we did not need anymore. RLI fits the affordable-housing mission.”

— Executive Director, Cornerstone Affordable

FREQUENTLY ASKED QUESTIONS

What landlords usually ask *first*.

Is this a guarantor company?

No. RLI is a licensed insurance product issued by Woodbridge Insurance LLC and reinsured through an A-rated tower. A guarantor company signs onto the lease as a party; RLI does not. Insurance gives you claim certainty backed by regulated capital, not a third-party promise.

Does RLI ever refuse to pay?

RLI pays claims that fall within policy terms, which are straightforward: a missed rent payment on a lease that RLI has issued a certificate for, within the covered period. We do not require eviction filings, court judgments, or attorney involvement before paying.



What happens if the tenant causes damage?

RLI covers rent, not damage. Damage is handled through the security deposit and your normal recovery process — the same as any lease. Most landlords keep their standard deposit requirements when adding RLI.

Do we need to change our lease template?

No. RLI is a separate insurance policy between the tenant and the insurer. Your lease stays as-is. Most landlords attach the Certificate of Rent Guarantee as a lease exhibit, but this is optional.

How do you underwrite?

We use a soft-pull credit report, bank-linked income verification (Plaid), and identity verification via government ID + selfie match. Approval rates vary by market but average ~87% for applicants who complete the application.

What does it cost us?

Nothing. Tenants pay the premium. There is no landlord fee, no per-claim deductible, and no per-property setup cost. Integration with Yardi, AppFolio, and RealPage is free.

Which states are you licensed in?

RLI is actively writing in Texas, New York, and California. Expansion into Florida, Georgia, North Carolina, Arizona, and Washington is planned for the next twelve months. Contact us for current availability.

Ready to add RLI to your approval stack?

We work directly with property management teams. Initial integration takes 10 business days or less and requires nothing on your balance sheet.

<p>Landlord desk 1-800-RLI-LAND Mon–Fri, 8a–8p ET</p>	<p>Email landlords@rl-insure.com Response within 1 business day</p>	<p>Portal rl-insure.com/landlords Verify, claim, integrate</p>
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RLI — Renter Lease Insurance is a product of Woodbridge Insurance LLC, a licensed specialty insurer headquartered in Martinez, California. Coverage reinsured through A-rated reinsurance tower. Not available in all states. Document version 1.0, April 2026.