



TERN FINANCIAL GROUP PRESS RELEASE



PRESS RELEASE

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TERN FINANCIAL GROUP DELIVERS SOLUTION FOR MANAGED EXECUTIVE ACCOMMODATIONS AND SERVICED APARTMENT OWNERS Addresses Shortcomings of Traditional Homeowners' and Vacant Dwelling Policies

Montreal, CANADA Thursday, January 15, 2015- TERN Financial Group Inc., an international niche financial services provider focused on the global talent mobility market today announced the launch of SHELTERN™, a specialty homeowners' insurance product designed for the owners of investment properties periodically occupied by corporate business travelers and managed by Corporate Housing Providers.

"TERN Financial Group has approached this dynamic sector with eyes wide open in collaboration with corporate housing providers and underwriters committed to the creation of a relevant and responsive product," said Paul Coleman, President and CEO of TERN Financial Group. "This policy has been carefully developed line-by-line to integrate the practical realities of the furnished corporate accommodation sector."

The policy provides all-risks property insurance for losses to premises arising out of flood, earthquake, vandalism, wind, hail, fire or lightning, includes protection for personal property of premises owners, and affords protection for loss of income arising directly out of covered peril. The program also features legal liability coverage for bodily injury and property damage arising out of the ownership, maintenance or use of the residence premises including necessary medical and legal defense expense.

"Until now owners of investment properties entrusted into the care of corporate housing providers have had to shoe-horn and arm twist their risk exposures into an ill-suited homeowners' policy, or pay an arm-and-a-leg for a vacant dwelling policy," said Coleman. "Neither accurately reflect the risk profile of a furnished corporate accommodation unit and in both cases, owners are left crossing their fingers that a claim might be paid in the event of a loss."

"SHELTERN is just one more example of our commitment to providing valuable, useful risk and insurance products and services to a wide spectrum of stakeholders within the international mobility industry," stated Coleman.

TERN Financial Group Inc.'s SHELTERN™ Managed Property Coverage policy is supported by Lloyd's of London. Lloyd's is the world's leading specialist insurance market with an 'A' claims-paying rating from AM Best and an 'A+' rating from Standard & Poor's.

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About TERN Financial Group Inc.

TERN Financial Group works in close partnership with relocation industry stakeholders to define and deliver novel risk and insurance solutions, innovative products and improved processes. TERN Financial is an approved Lloyd's coverholder and was established for the express purpose of deftly applying accumulated expertise, profound insights and enlightened perspectives against the risks inherent to global talent mobility dynamics. TERN Financial's exclusive focus is on delivering economies, efficiencies and revenue to the international relocation sector's risk management challenges. The company is located in Montreal, Canada. To learn more, visit www.terngrp.com.

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