THE NEXT STEP

Get an instant quote. Schedule a call with an agent to get covered today.

We'll walk you through how Personal Guarantee Insurance works, answer your questions, and determine whether a policy is right for you.

SCAN TO GET STARTED

Meet your dedicated AuFort Agent

aufortinsurance.com

TALK WITH US

hello@aufortinsurance.com

COVERAGE FOR

Commercial loans

ABOUT AUFORT

AuFort exists to protect borrowers from personal financial catastrophe, while helping banks strengthen the financial systems that support them. AuFort is an independent, licensed insurance agency. Policies are issued by a national A.M. Best A− (Excellent) rated carrier.

A simplified summary for informational purposes only; it does not amend or replace any loan policy. Coverage is subject to eligibility, underwriting, and policy terms.

AuFort Protection for the life behind the loan.



AUFORT CAPITALSHIELD™

If your loan fails, your life doesn't have to.

Insurance that caps what a personal guarantee can cost you on commercial real estate and business loans.

You believe in your business, but you can't predict the future.

80% of the deficiency covered by the policy

5 yrs policy coverage

THE RISK YOU SIGNED

You're not just risking your business. You're risking everything behind it.

A personal guarantee puts your savings, your home, and your family's future on the line. Recessions hit. Pandemics strike. Markets shift. One downturn, one hurricane, or one bad quarter can erase decades of hard work.



THE PROTECTION

Your exposure stops at 20%. The policy pays the rest.

In a default, the lender first recovers what it can from business collateral. You pay a 20% deductible on what remains; AuFort CapitalShield™ pays the other 80%.

20%	80%	$0
Your capped deductible	Paid to your lender	Owed after the claim

Borrowers shouldn't have to bet their homes, life savings, or their family's future to believe in their business.

CLAIM EXAMPLE

What happens when a loan fails

A clean example on a **$2.0M** loan, from default through the insurance payment.

Loan balance at default	$2.0M
Less collateral & business recovery	−$500K
Remaining deficiency	$1.5M
You pay your deductible (20%, directly to the bank)	−$300K
Insurance payment to the bank	$1.2M

Illustrative example. Figures are for explanation only and do not represent a specific policy. Coverage is subject to all terms, conditions, limitations, and exclusions in the policy.

WHAT IT IS

Sound risk management for borrowers & guarantors who plan ahead.

WHAT IT ISN'T

An escape hatch. You still have skin in the game.

Get "sleep at night" coverage for your loan & investments.