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High-Value Homeowner Insurance Program

Target Classes of Business

Coastal Properties

- ✓ Minimum deductible: 2%
- ✓ Florida's minimum deductible: 5%
- ✓ Tier 1 and Tier 2 accepted
- ✓ Water damage sub-limits: \$100k (additional amounts subject to carrier review)
- ✓ X-wind option (Monroe County)
- ✓ ...And more!

Highlighted Features

- Multiple target occupancies accepted: Primary, secondary, tenanted
- Target insureds accepted excluding liability
- LLC, Trust Corporations accepted
- Available Nationwide

Contact Us:

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Underwriting Criteria

- ✓ Wind MIT and 4 points required for homes older than 2000
- ✓ PC 9/10 considered. Max fire department response time is 15 mins
- ✓ Unprotected questionnaire required for quoting
- ✓ Open claims are subject to underwriting reviews (open liability claims are not accepted)

Available Coverages

- ✓ HO3, HO5, HO6
- ✓ TIV excess \$5M
- ✓ Wind only
- ✓ Wind sub-limit options
- ✓ Ground-up builders risk
- ✓ FL homes built 2000 and newer starting at \$1M coverage A

Additional Coverages

- ✓ Wind Buy Back
- ✓ Parametric wind
- ✓ Excess wind (NC/FL)
- ✓ Flood
- ✓ PAF
- ✓ Excess Auto

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