



Braishfield
a division of Hull & Company, LLC

PERSONAL LINES

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What is Condo Unit Owners Insurance?

A condominium owner's insurance policy provides coverage for the owner of the individual condo unit or townhouse. They own the interior of the unit, and therefore need coverage for the portion of the unit they are responsible for insuring, as well as personal property and liability protection.

Product Highlights

- Owner or tenant
- Occupied/vacant units
- Short & long-term rentals
- Corp, LLC and trust owned
- Risks with vicious or non-domestic animals
- Wind coverage may be available



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EXCESS FLOOD

What is Excess Flood Insurance?

Excess Flood insurance is a kind of private flood insurance policy that extends your limits beyond those of government-sponsored National Flood Insurance Program (NFIP) coverage.

Product Highlights

- Multiple A.M. Best "A" rated carriers
- Primary, secondary or rented
- Including A and V Zones with -2 elevation or better
- Follow Form
- Up to \$10M TIV
- RCV
- All flood zones considered
- Includes Non-NFIP areas



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HOMEOWNERS

What is Homeowners Insurance?

Homeowners insurance is made up of coverages that may help pay to repair or replace your home and belongings if they are damaged by certain perils, such as fire or theft. It may also help cover costs if you accidentally damage another person's property or if a visitor is injured at your home.

Product Highlights

- Coverage A of \$150K or greater
- Builder's Risk (ground up or renovation)
- Older, updated homes
- Corp, LLC and trust owned
- PC 9/10
- Risks with multiple losses
- Homes with a business on the premise, unfenced pools and pools with diving boards/slides
- Risks with vicious or non-domestic animals
- Wind coverage may be available



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PERSONAL ARTICLES FLOATER

What is Personal Articles Floater Insurance?

A Personal Articles Floater is used to insure valuable personal property that often requires more coverage than what is provided by an insured's homeowners policy, due to various exclusions and limitations on homeowners coverage.

Product Highlights

- A.M. Best "A" rated carrier
- Premiums starting as low as \$500 + tax/fees
- Up to \$5M TIV (higher limits may be obtained)
- No standard deductible
- Attractive appraisal requirements
- High-value single items considered
- Collectibles considered
- Wine collections considered
- Credits can be provided for use of bank vault

Targeted Classes

- Bicycles
- Cameras
- Coins
- Fine Art
- Furs
- Golf Carts
- Golf Equipment
- Guns/Firearms
- Jewelry
- Musical Instruments
- Postage Stamps
- Silverware



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PERSONAL LIABILITY (PRIMARY & EXCESS)



What is Personal Liability Insurance?

The Personal Liability coverage within your homeowners policy provides coverage for bodily injury and property damage sustained by others for which you or covered residents of your household are legally responsible. Excess Liability enables applicants to increase their primary limits or meet minimum point of attachment of their Personal Umbrella.

Product Highlights

- Limits up to \$5M for Primary
- Limits up to \$5M for Excess
- 1-4 family-owned or tenant-occupied dwellings as well as vacant land
- Individual, corp, LLC, trusts and estates
- Short-term rentals eligible



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PERSONAL UMBRELLA (PRIMARY & EXCESS)

What is Personal Umbrella Insurance?

An Umbrella insurance policy is extra liability insurance coverage that goes beyond the limits of the insured's home, auto or watercraft insurance. It provides an additional layer of security to those who are at risk for being sued for damages to other people's property or injuries caused to others in an accident.

Product Highlights

- Limits up to \$5M for Primary & Excess
- No self-insured retention
- Broad definition of Bodily Injury, including mental injury, mental anguish, humiliation and shock
- No limit on the number of autos, boats, RVs or operators
- Excess Uninsured/Underinsured Motorist coverage available in all states
- Available for Preferred, Standard, High-Risk and High Profile/Celebrity



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RENTAL & VACANT DWELLING

What is Rental & Vacant Dwelling Insurance?

Rental Dwelling insurance is coverage specifically designed with landlords in mind, and covers personal liability in the event of an injury or loss of life on the leased premises. Vacant Dwelling insurance is designed to provide financial protection from damage or loss of a home that is uninhabited.

Product Highlights

- Coverage A of \$150K or greater
- 1-4 family dwellings
- Corp, LLC, and trust owned
- Daily, weekly, monthly or annual rentals
- No age limit
- PC 9/10
- Risks with multiple losses
- Wind coverage may be available



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What is Watercraft Insurance?

Watercraft insurance is an insurance policy that provides coverage for boats and personal watercraft. Watercraft insurance, also known as boat and personal watercraft insurance, often includes towing and wreckage removal, as well as fuel spill indemnification.

Product Highlights

- Multiple A.M. Best "A" rated carriers
- Agreed Value
- Hull Values up to \$5M
- Liability up to \$2M
- Pleasure Boats, Yachts & Super Yachts
- No max length or age
- Speeds up to 100 MPH
- Up to 5 engines
- High performance, older, wooden, custom and house boats
- Owner can be individual, corp, LLC or trust
- Bahamas & Caribbean Navigation available
- Wind coverage included
- Choice of deductibles
- Personal Effects
- Trailer or Tender coverage
- Fuel Spill Liability available
- Salvage Assistance & Wreck Removal
- Towing Assistance
- Liability & Medical Payments
- Uninsured Boater coverage



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