



Personal Lines

Homeowners

- 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

Rental & Vacant Dwellings

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

Condo Unit Owners

- Owner or tenant
- Occupied/vacant units & short/long-term rentals
- Corp, LLC and trust owned
- Wind coverage may be available

Watercraft

- Hull Values up to \$7M
- Including high performance, older, wooden, custom and house boats
- Corp, LLC and trust owned boats considered
- Policy can be written on Agreed Value

Stand Alone Liability (Primary & Excess)

- Limits up to \$5M - Primary / \$5M - Excess
- 1-4 family-owned or tenant-occupied dwellings, as well as vacant land
- Individuals, corp, LLC, trusts and estates
- Short-term rentals eligible
- Excess Liability enables applicants to increase their primary limits or meet minimum point of attachment of their Personal Umbrella

Umbrella (Primary & Excess)

- Limits up to \$10M* - Primary / \$10M* - Excess
- No self-insured retention
- Broad definition of Bodily Injury, including mental injury, mental anguish, humiliation and shock
- No limit on 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
- Excess Umbrella available for applicants who desire higher limits than their Primary Umbrella carrier will provide

Personal Articles Floater

- Available for most classes of personal property including jewelry, furs, fine art, guns, cameras, musical instruments and many more

Flood (Primary & Excess)

- All flood zones considered
- Includes Non-NFIP areas

**With Underwriting approval*