

# SPECIALTY PERSONAL LINES

## Product fact sheet



**PREMIER** > **marine**

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### PERSONAL LINES HARD TO PLACE HOMEOWNERS

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#### Target Risks

Ability to consider harder to place owner-occupied homes:

- Clients with loss history
- History of non-payment
- Older Homes requiring updates
- Gap in Coverage
- Non-Standard Mortgage
- Knob & Tube / Aluminum Wiring – 60 amp

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#### Coverage Available

- All Risk and Named Perils Coverage
- Optional Replacement Cost
- Lock Replacement up to \$500 may be available
- Students attending college or university up to \$5000 may be available
- Reward Coverage up to \$500 may be available
- Optional Sewer Back Up
- Optional Earthquake Coverage

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#### Features & Benefits

- \$2 Million liability limit option
- Standard \$1,000 deductible
- Discounts available for
  - Newer home
  - Mature owners
- Deductible options

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#### Commission

15%

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#### Why Premier?

An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none

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