

SPECIALTY PERSONAL LINES

Product fact sheet



PREMIER marine

HIGH VALUE HOMES

Target Risks

Competitive terms for preferred VIP accounts.

Ability to also consider harder to place high value risks:

- Foreign Ownership
- Log Construction
- Multiple Mortgages
- Vacant Homes
- Short Term Rentals

Coverage Available

- Homes Valued \$1,500,000 up to \$25,000,000
- All Risk Coverage
- Guaranteed Replacement Cost
- Personal Liability - including libel, slander, mental anguish & more
- Rebuilding to Code – No Limit
- Debris Removal – No Limit
- Identity Fraud
- Higher Special Limits for Jewelry, Incidental Business Property etc.
- Personal Property Coverage provided for:
 - Property kept at another residence – 20% limit
 - Students attending college or university
 - Parents in a Nursing Home
- Optional Mechanical Breakdown Endorsement
 - HVAC
 - Saunas
 - Pool Equipment
 - Home Automation
 - Sump Pumps
- Optional Overland Water coverage
 - Limits up to \$250,000 available in some postal codes
 - Includes tidal flooding (other than tsunami)
- Optional Service Line Coverage

Features & Benefits

- Deductible waived if loss greater than \$50,000
- Professional appraisal completed at no cost to the insured
- Options for Higher Deductibles
- Discount may be available for Automatic Water Shutoff Valve

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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