

# SPECIALTY PERSONAL LINES

## Product fact sheet



PREMIER  marine

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### PERSONAL LINES HOME SHARING & SHORT-TERM RENTALS

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#### Target Risks

- Owner Occupied Homes and Condo
  - Rented Out Rooms or Entire Home or Condo
  - Short Term Rentals including Daily and Weekly Rentals
  - Bookings through sharing economy including Airbnb and VRBO acceptable

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#### Coverage Available

- All Risk and Named Perils Coverage
- Damage Caused by Tenants – subject to deductible
- Tenant Theft Coverage – subject to deductible
- Optional Rent and Rental Value Coverage
- Optional Earthquake Coverage

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#### Features & Benefits

- \$2 Million liability limit option
- Standard \$1,000 deductible
- Discounts available for
  - Newer Dwelling
  - Monitored Alarm
  - Sprinklers
- 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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