





## **Specialty Personal Lines**

PERSONAL LINES BARNDOMINIUM	
Target Risks	Ability to consider owner-occupied converted barns:  Fully updated within 30 Years  Must meet building codes  Structures up to 2 storeys  Private residential use only (no agricultural or farm use)
Coverage Available	<ul> <li>All Risk and Named Perils Coverage</li> <li>Replacement Cost up to 30 years</li> <li>Lock Replacement up to \$500 may be available</li> <li>Students attending college or university up to \$5000 may be available</li> <li>Reward Coverage up to \$500 may be available</li> <li>Optional Sewer Back Up</li> <li>Optional Earthquake Coverage</li> </ul>
Features & Benefits	<ul> <li>\$2 Million liability limit option</li> <li>Custom inspection and appraisal on each risk – no cost to the insured</li> <li>Standard \$1,000 deductible</li> <li>Discounts available for <ul> <li>Newer home</li> <li>Mature owners</li> </ul> </li> <li>Deductible options</li> </ul>
Commission	15%
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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