



Problem Solving is What We Do. Call Us To Discuss your Next Hard to Place Risk!

High Value Homeowners

Our program is designed to provide alternate solutions for customers with High Valued Homes and Condominiums that may not be properly serviced in the admitted marketplace. While many other insurance carriers solely use analytics for blackbox underwriting, this program is focused on finding solutions.

Eligible classes include (but not limited to):

- Monoline homes: secondary, seasonal, rented to others / tenant occupied, or vacant
- Coastal & beach front properties (regardless of occupancy). We even offer Hurricane Deductible as low as 1%.
- Short term rentals (including AirBNB / VRBO, weekly, monthly or seasonal rentals).
- Standalone investment properties (foreign & domestic insureds)
- High profile insureds including Liability & Personal Injury
- We will consider risks with prior claims, risk in PC9 / PC10 and risks under an LLC name.

Marketing highlights for:

Short term rental exposure in solely tenant-occupied locations

- Coverage for Personal Property located at the desired location
- Loss of Rent coverage if the described location becomes uninhabitable
- Vandalism or Malicious Mischief and Theft / Attempted Theft written back in
- Management company can be added as an additional insured

Occasionally rented to others homeowners

- Short term rentals are a specific exception to the Business exclusion
- Theft from rented premises is written back in
- Loss of rent coverage if the residence premises becomes uninhabitable
- Full policy limit on Landlord Furnishings
- Management company can be added as an additional insured



Call us at 800-333-7226



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