



## **Before insuring your important assets, it's best you understand ours.**

With 27 years' experience on average, one of our greatest assets is our senior leadership team. So naturally, in coordination with our program partners, we designed a model that gives our clients direct access to experienced talent on a daily basis from initial valuation to policy handling and claims. By collaborating with a wholesale insurance intermediary who provides specialty products and unique solutions to the independent agency system, we've packaged local expertise with in-depth resources. Our high value homeowners program is offered in Connecticut, Florida, Massachusetts, New Jersey, New York, North Carolina and South Carolina.

Ironshore's personal lines products offer specialized insurance solutions for homeowner properties valued in excess of \$1 million. We're committed to providing superior service to this unique category with a policy customized to client needs based on personal contents and geographic region. So if clients live in an area prone to hurricanes or mold, we can design a program that addresses these requirements and provides comprehensive protection. After all, no two homes are alike, and their insurance coverage shouldn't be either.

### **Higher Property & Deductible Limits**

- Minimum coverage A values of \$1M and higher. Deductible options ranging from 2% up to 25% for windstorm and from \$2,500 up to \$100,000 for all other perils. Higher AOP deductible options available upon request.

### **Liability Protection**

- We offer comprehensive Personal Liability coverage up to \$1M, including personal injury and identity fraud protection. Liability can be extended from primary home to cover additional secondary locations.

### **Primary & Secondary Coastal Locations**

- Ironshore understands that high net-worth clients have property in the most desirable locations. We can provide protection, including extended replacement cost options, for coastal properties, as well as secondary risks.
- Ironshore can also provide coverage for properties rented to others as well as vacant homes and homes undergoing minor renovations.

### **Primary & Excess Flood**

- Flood and Wind coverage for homeowners with comprehensive property coverage and a streamlined claims process in the aftermath of a weather event.
- Ironshore's primary flood policy exceeds the coverage available under the National Flood Insurance Program (NFIP) and matches the government established limits of \$250,000 on the building and \$100,000 on contents, with the option of securing excess coverage.
- Protection offered is broader than the NFIP, with replacement cost as opposed to actual cash value on damaged contents and additional living expenses if the homeowner is displaced as a result of a flood.

## Personal Umbrella

- Broad, worldwide coverage with limits of \$1-10M (subject to minimum underlying limits of homeowners, auto and watercraft liability)
- Available in conjunction with Ironshore's High-Value Homeowners policy
- Coverage for defense costs and attorney fees which exceed the limits available on underlying policies, without reducing the liability limit
- Optional coverage available for uninsured/underinsured losses
- Unlike standard uninsured/underinsured coverage which typically applies only to motor vehicle incidents, Ironshore's coverage also applies to homeowners losses.

## Fine Arts & Valuables

- All-risk blanket (with \$10,000 per item limit) or itemized coverage for fine art, jewelry, private collections, and other personal valuables.
- Ironshore's 'personal articles floater' is available to homeowner insureds with primary coverage on properties valued at \$1 million or more in select states nationwide.
- Limits of up to \$10M available by endorsement. Limits up to \$40M available as stand-alone policy.
- This coverage does not have a deductible and also offers agreed value settlement options.

## Watercraft

- Ability to write a wide range of vessels from wave runners to yachts under \$750,000 in value.
- Custom tailored insurance solutions are available on yachts from \$750,000 up to \$10 million in hull value.
- Coverage can be customized based on the unique nature of the yacht, the navigational requirements and captain and crew requirements.

## Builders Risk

- Builders Risk Property insurance provides property risk transfer solutions for global and domestic corporations with international and domestic capabilities. Coverage is provided for project builders' risk programs utilizing broker forms or our Completed Value Builders Risk policy, which provides coverage for property under construction, including hot testing and delay in completion coverage and includes both principals and contractors. A five year construction term is offered.

## Superior Claims Handling

- The people who are responsible for the quality of our policies are also responsible for policy service and support, particularly in the event of a claim. This process enables us to make certain that we stand true to our promise and deliver on our pledge of service. It's why we have continued to earn industry-leading claims scores annually, including a 95% approval rating on our professional and responsive approach and a 93% rating on our knowledge of each and every claim.



### About Ironshore

Ironshore provides broker-sourced specialty property and casualty insurance coverages for varying risks on a global basis through its multiple international platforms. The Ironshore group of companies is rated A (Excellent) by A.M. Best with a Financial Size Category of Class XIV. Ironshore's Pembroke Syndicate 4000 operates within Lloyd's where the market rating is A (Excellent) by A.M. Best and A+ (Strong) from both Standard & Poor's and Fitch. For more information, please visit: [www.ironshore.com](http://www.ironshore.com)

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