

Through our High Value Program, we offer flexible solutions to individuals, trusts or corporations owning high value property. These include primary, secondary, seasonal, rental, short term rentals & vacant properties. Through our Standard, Essential, Enhanced or Exclusive Packages, coverage can be tailored to your client’s requirements.

- Wind & Hail available if property was built **or** completely (studs out) renovated within the last 25 years.
- **All roofs** inside wind zones must have complete replacement within 25 years.
- Electrical, plumbing, HVAC must be updated within 25 years (rate will reflect date of updates)
- Minimum replacement cost on Coverage A \$500,000 Maximum \$10 Million.
- Dwelling must be insured to 100% replacement cost/Full inspections every three years
- Included Coverages – Equipment Breakdown, Service Line, Home Systems Protection, Identity Theft.
- HO3 and HO5 available.
- Credit applied for monitored central fire/burglar alarm systems
- In-house claims authority & 24 hour turn around for quotes

Prohibited Risks:

- Dwellings with more than two (2) mortgages
- Mobile Homes
- Homes with Pools and/or diving boards that do not meet local code
- Dwellings not insured to 100% value
- Dwellings with knob and tube wiring
- Dwellings on the National Registry.
- Dwellings with lead and/or galvanized plumbing
- Dwellings with wood stoves as primary heat
- Dwellings with more than one (1) family.
- Risks including liability with land used for private or public hunting

COVERAGE	STANDARD	ESSENTIAL	ENHANCED	EXCLUSIVE
Coverage C RC	Included	Included	Included	Included
Earthquake	Available	Available	Available	Available
Loss Assessment	Available	\$5,000	\$10,000	\$50,000
Limited Mold	Available	\$10,000/\$25,000	\$25,000/\$50,000	\$50,000/\$100,000
Water Back Up	Available	\$10,000	\$25,000	\$50,000
Limited Pollution	Available	\$10,000/\$10,000	\$10,000/\$25,000	\$10,000/\$50,000
Personal Injury	Available	Included	Included	Included
Ordinance & Law	10%	15%	25%	25%
Extended RC	Available	Available	25%	25%
RC Non-Bldg Structures	Available	Available	Included	Included
GC Phys Dmg	Available	Available	\$5,000	\$10,000
Special Limit Liab.	Available	Available	Included	Included
Enhanced Add'l Coverage	Available	Available	Included	Included