



PERSONAL LINES HIGHLIGHT SHEET

Our Personal Lines department focuses on Specialty Personal Lines products in this rapidly growing market.

- ▶ **1-4 Family Dwelling Product:**
Designed for one-to-four family tenant occupied dwellings and two-to-four family owner occupied dwellings. Our product is available on either a DP-1 Basic Form or DP-3 Special Form. Maximum total insured value for property of \$1,000,000 and liability limits up to \$1,000,000 are available. Available in all states except AL, AK, CA, FL, HI, KY, LA, MS, TN and WV
- **New Dwelling Product:**
We now offer a new dwelling product in CT, GA, IL, IN, OH, PA, SC and VA, which includes a revised, flexible rate structure, property feature discounts and new optional coverages.
- ▶ **Condominium Unit Owners Product:**
Available for owner or tenant occupied condo and/or cooperative units. Short-term (nightly, weekly, monthly) and seasonal rentals and occupancies are eligible for coverage. Our HO-6 product is available with Coverage A limits up to \$500,000 and contents limits up to \$200,000. Loss of rents and loss assessment coverages are available up to \$50,000 and liability limits are available up to \$1,000,000. Available in all states except AL, AK, CA, FL, LA, HI, KY, MS and WV
- **Renter's and Senior Tenant Product:**
Available for residential renters of apartments, mobile homes, or dwelling units. Our HO-4 product is available with contents limits up to \$200,000 and liability limits are available up to \$1,000,000. Enhancement endorsements available include a pet damage extension and renter's protection plus endorsements. Available in all states except AL, AK, CA, FL, LA, HI, KY, MS, WV.
- **Senior Tenant Living Endorsement:**
Available in PA and NJ for tenants residing in an independent living facility. This endorsement offers coverage specifically geared toward a Senior Tenant exposure, offering increased limits of coverage for items such as: hearing aids, walking aids, medical alert devices, glasses and other exposures unique to this type of living environment. Available only in PA and NJ.
- ▶ **Excess Comprehensive Personal Liability:**
Enables applicants to increase their primary limits or meet the minimum point of attachment of their personal umbrella. Now available for short-term rentals, LLC's and corporations.
- ▶ **Excess Personal Auto Liability:**
This product attaches at a minimum underlying limit of \$250,000/\$500,000/\$100,000 and enables applicants to increase their primary limits or meet the minimum point of attachment of their personal umbrella.
- ▶ **Excess Personal Umbrella:**
Available for applicants who desire higher limits than their primary umbrella carrier will provide.
- ▶ **Home Based Business:**
This package is designed for home based businesses with up to \$500,000 in gross annual sales and three employees. Business personal property limits up to \$100,000 and liability limits up to \$1,000,000 are available. Business income with extra expense coverage up to the actual loss exposure is also available. Equipment breakdown coverage up to \$100,000 is included for all classes and professional errors and omissions sublimit of \$25,000 is available for select classes. There are more than 150 eligible classes.
- ▶ **Personal Umbrella:**
We write unsupported umbrella policies for the broadest range of applicants in the marketplace today. We offer coverage for preferred, standard or high risk households, as well as high profile individuals and farm and ranch owners. The product has no self insured retention and a broad definition of bodily injury, which includes mental injury, mental anguish, humiliation and shock. We offer optional excess UM/UIM in all states and offer the stability of an A++ rated company. Trusts, LLC's, LLP's, LP's and estates are now eligible applicant types.
- **Preferred and Standard Applicants:**
Minimum premiums can be as low as \$160 and minimum attachment points can be as low as \$250,000/\$500,000 or \$300,000 C.S.L. limits of \$10,000,000 are offered for any preferred account (\$5,000,000 in FL, \$1,000,000 in AL, MS, NH, VT). The product can be written admitted in most states.
- **High-Risk Applicants:**
We write households with problem driving records including multiple convictions, fault losses and DUI's as well as accounts with elderly drivers (90+), open claims or previous losses with significant payments made.
- **High Profile Applicants:**
We write high profile applicants such as politicians, entertainers and professional athletes. Personal injury coverage is available.
- **Farm and Ranch Owners Product:**
Our product is designed for family and gentleman farms where underlying farm liability is provided in a Personal Lines form.
- ▶ **Primary Comprehensive Personal Liability:**
Our monoline product is designed to fill the void where a standard homeowner's policy is hard to find. We offer a broad coverage appetite including individuals, LLC's, trusts, estates, corporations and limited or family partnerships. Available for one to four-family owner and tenant occupied dwellings as well as vacant land. Short-term rentals that are weekly or monthly are eligible.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

**A++ RATING
BY A.M. BEST**

▶ **Residential Child Care:**

We provide comprehensive coverage for residential child care centers. Our superior coverage automatically includes professional liability as well as medical payments that includes children enrolled in the center for no additional charge. Employees are considered insureds for defense cost reimbursement coverage, as well as abuse and molestation coverage on most centers.

▶ **Vacant Building:**

Our Vacant Building product is designed for your residential vacant homes or condos. Our product can be quoted for 3, 6, 9 or 12-month policy terms as either monoline or as a package with no restriction on length of vacancy. Special Form and replacement cost are available for properties 25 years or newer. Both Special and Basic Forms include vandalism coverage.

Special Events

▶ **The Host:**

Our product is designed for events featuring host liquor liability exposures when purchased with general liability. One-day events with 500 attendees or less are eligible. Separate limits are provided for host liquor liability and general liability. The property owner can be included as an additional insured for no added charge.

▶ **The Main Event:**

Our product is designed to provide general liability and/or liquor liability coverage for short-term events. Events with up to 10,000 attendees/10,000 consumers per day are eligible on most risks. We provide automatic coverage for volunteers and temporary or leased workers. The property owner can be included as an additional insured for no added charge.

▶ **Special Event Product Features:**

- Occurrence coverage
- Defense costs outside of policy limits
- Automatic coverage for volunteers, temporary or leased workers and committee members
- Medical payments coverage provided
- Coverage for damage to rented premises provided
- No deductible

▶ **Wedding Plus:**

Our product is designed to cover general liability and host liquor liability for weddings. One-day events with 500 attendees or less are eligible. Rehearsal date can be included for no additional charge. General liability and host liquor liability have separate limits; \$1,000 sublimit included for lost deposits and attire.

▶ **Wedding Plus Product Features:**

- Separate limits for general liability and host liquor liability
- Rehearsal date can be included for no additional charge
- \$1,000 sublimit included for lost deposits and attire
- Up to three approved additional insureds can be included at no additional charge
- Coverage for damage to rented premises
- Medical payments coverage
- Food and beverage product liability included in the general aggregate

Prize Indemnification

▶ **The Long Shot:**

Our product is designed to provide general liability and host liquor liability coverage for short-term events. Events with up to 10,000 attendees/10,000 consumers per day are eligible on most risks. We provide automatic coverage for volunteers and temporary or leased workers. The property owner can be included as an additional insured for no added charge.

▶ **Long Shot Product Features:**

- If a hole-in-one is made, an additional 20 percent of the prize value will be paid to the charity
- Unlimited prize restoration
- Competitive minimum premiums starting at \$200
- Ladies permitted to shoot from the regular ladies tee box
- No deductible

Additional Advantages:

- ▶ A Berkshire Hathaway Company
- ▶ Security of A.M. Best A++ rated carrier
- ▶ Quick turnaround time on submissions
- ▶ Most products offered on an admitted basis
- ▶ Quoting authority available
- ▶ Direct Bill is available with no installment fees for most admitted products
- ▶ No renewal applications required
- ▶ Pre-filled applications

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

