

# PERSONAL LINES Product Overview



## **RESIDENTIAL PROPERTY**

#### Condominiums

 Markets available for owner-occupied, tenant, secondary, seasonal or short-term rental condo risks.

# **Dwelling**

- Admitted and non-admitted options available for 1-4 family units, primary, secondary, seasonal, rental or vacant properties, including schedule of dwellings.
- We can also write dwelling policies for short-term rentals and builders' risk/renovations.

# **Specialty Homeowners**

 Our homeowners markets give us the flexibility to write homes with unique underwriting conditions and hard-to-place risks that are not eligible for a standard homeowners program including builders' risk and homes under renovation.

## **Manufactured Home**

- We can provide access to coverage for manufactured and mobile homes, including vacant risks.
- Stationary travel trailer and tiny homes are written in this program.

## **HIGH-VALUE SOLUTIONS**

 Our high-net worth carriers offer packages for your affluent clients that can include their homeowners, auto, collections and excess. These carriers understand the unique insurance needs of affluent individuals.

## VALUABLE ARTICLES/INLAND MARINE

 Our personal lines team offers stand-alone inland marine coverage for items denied or limited by homeowner's policies.

## **RECREATIONAL PRODUCTS**

#### Collector Vehicle

• Includes antiques, classic, hot rods, exotics and more!

## **Motorsports**

 More than just standard motorcycles! We can help with ATVs/UTVs, golf carts, scooters/mopeds and more.

#### Snowmobile

• We have a market for hard-to-place snowmobile risks.

#### Watercraft

 From bass boats and personal watercraft to yachts and houseboats and commercial watercraft risks.

#### **FLOOD**

 We offer access to flood insurance for both personal and commercial through the NFIP and private market.

## **IN-HOME BUSINESS**

 Home-based business owners are susceptible to losses just like any other business. Our in-home business product responds to the needs of over 100 eligible business classes on an ISO BOP form.

## **LIABILITY & UMBRELLA**

 We offer primary and excess personal umbrella and personal liability products for financial protection and peace of mind. We have markets for your preferred, standard and high-risk clients.

#### **RESIDENTIAL EARTHQUAKE**

 Our monoline residential earthquake solutions provide coverage designed specifically to meet the needs of homeowners, rental dwelling owners and condo-unit owners.

Contact a member of our <u>personal lines team!</u>