



## Providing homeowners solutions for hard-to-place properties.

- Prior Cancellations or Declinations
- Prior Claims History
- Lapse in Coverage
- No Prior Coverage
- Unique Risks
- Risk with Swimming Pools, Trampolines, etc.  
*(exclusion or limitations may apply)*
- Animals with History of Bites  
*(exclusion or limitations may apply)*
- Homes in Distressed Markets
- Coastal Properties

### COVERAGES AVAILABLE

- Water back up and sump pump overflow
- Identity fraud
- Inland marine
- Loss of use
- Earthquake
- Debris removal
- Ordinance or law
- Loss assessment

### CONTACT

Reach out to your personal lines underwriter for more information.

## SPECIALTY HOMEOWNERS

Our homeowners markets give us the flexibility to write with unique underwriting conditions and find coverage for your hard-to-place risks that are not eligible for a standard homeowners program.

### CLASSES

- One to two family owner-occupied (including occasional rental)
- Seasonal/secondary (including occasional rental)
- Short-term rental, Airbnb & VBRO
- Builder's risk/course of construction
- Renovation

### HIGHLIGHTS

- HO-8, HO-3, HO-5, HO-6 policy forms available
- Homes in the name of an estate, trust or LLC
- Available in all protection classes, including 9 & 10
- No age limitation
- Loss settlement: ACV/modified replacement cost/ replacement cost/extended replacement cost