



High-Value Homeowner

Using our various Lloyd's "in-house" underwriting facilities we can offer comprehensive coverage to owners of hard to place high value homes. We allow clients the flexibility to tailor their policy to meet their unique needs, such as customized options for contents, other structures, and additional living expenses with a wide range of deductible options. We can offer coverages and limits tailored for high end clients.



Program Highlights

- All homes built 20 years ago or more must be fully updated. Updates require plumbing, wiring, HVAC, and roof
- Florida guidelines: Tri-County - only risks built 2005 onwards, All other FL - built 2000 onwards
- Homes with TIV Limits over \$3,000,000 must have Central Alarm Systems (fire, burglary)
- Credits offered for lower protection classes, completed applications required for PC 9/10
- Any risks where the nearest responding fire department is 15 minutes or longer will be declined
- Short Term Rentals are considered with a minimum of 3-night stay
- No Airbnbs are being considered
- No Builders Risk or structural renovations but cosmetic work can be considered on a case-by-case basis
- Builders Risk: currently no renovations (structural or cosmetic) being considered
- Only considering ground up constructions that haven't started - no mid-term constructions
- Builders Risk application required to consider
- Primary & Excess Flood (including V and CBRA zoned risks)
- Non-Coastal exclusion for properties within 2 miles of coast
- Personal Property Replacement Cost
- Equipment Breakdown
- Personal Articles
- Umbrella - separate policy
- X Wind - can be considered
- Inland Marine - on a mono-line basis

Coverage

- Nationwide program (excluding Louisiana)
- Florida, & Mississippi risks construction must be Masonry
- West Coast Risks (including CO, NV and parts of Texas) will need Risk-Meter score for brush fire exposure

Target Classes

- Occupancies
 - » Primary
 - » Secondary
 - » Rentals
 - » Vacant
 - » Builders Risk
 - » Homes held in the name of corporations
 - » Limited Liability Companies
 - » Trust and Partnerships

Inspection Protocol

- Florida or Coastal Homes will need a wind mitigation report
- All new properties must be inspected (interior & exterior) within 30 days at the insureds expense.

Submission Requirements

- Completed ACORD Application
- Hard Copies of Loss Information
- Target Premium

Policy Form Flexibility

- HO3, HO4, HO5, HO6, DP1, and DP3. ISO Policy Forms Available

Limits Available

- Maximum TIV Capacity: \$10,000,000
- Maximum Liability: \$1,000,000
- Minimum Coverage A: \$750,000 (Florida requires \$1,000,000 minimum)
- Minimum Premium: \$5,000
- Flexible Deductible Options

Underwriting Contacts

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