

# High Value Homeowners Quick Reference Guide

Beazley insures high value homeowner risks located in coastal (CAT) and interior (Non-CAT) regions of the US on a surplus lines basis through our syndicate capacity at Lloyd's.

## Strategy

Desirable E&S business that is not written by admitted market

## Target market

- High value homes throughout the US
- Minimum coverage A between \$300,000 and \$500,000 by state

## Underwriting appetite

- Writing homes from \$300,000 to \$5,000,000 across the US (except AK, HI) – recent successes in northern and central FL, coastal SC, coastal AL, and New England – MA, RI, CT
- Hurricane exposed homes on Atlantic/Gulf
- Primary, secondary, seasonal, and rentals
- Vacant, builder's risk, and spec homes
- Other surplus lines business considered

## Policy forms

- ISO DP3/H03/H05/H06 available
- Earthquake only, NC excess wind only
- Water backup, golf cart, identity fraud, and ordinance or law limited cover by default
- Optional extended replacement cost, scheduled personal property

## Capacity

- Up to \$10m TIV Non-CAT
- Up to \$5.4m CAT
- Up to \$10m CAT with 2002 + building code

## CAT coverage

- \$5.4m wind exposure
- Non-California earthquake
- Excess flood

## Distribution

100% wholesale brokers

## Website

[homeowners.beazley.trade.com](http://homeowners.beazley.trade.com)



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## Beazley Group

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## Claims

Synergy adjusting, T +1 (770) 945 1414

## Rating and security

A.M. Best 'A' Excellent XV  
100% Lloyd's

## Risk appetite

- Preferred – Newer built homes in hurricane exposed areas.
- Possible – Vacant, builder's risk, and spec homes. PC 9/10s. Homes with previous claims
- Declines – N/A

## Declination factors

### Wind

- Within 1000 ft of coast unless high quality construction
- House older than 1990 without roof updates

### Fire

- Unprotected PC 9/10
- House older than 1980 without updates
- Negative elevation flood in zones A and V
- Alaska, Hawaii

## Contact

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