

Take a look at what's inside Berkley One's portfolio of products. This overview applies to Texas. You can view Full Portfolio Overviews for other states in the Agency Portal under "Resources."

## Home Suite™ policy

DWELLING (COVERAGE A)	
Contract type	"All risk" coverage
Payment basis	Guaranteed replacement cost available in most states
CONTENTS COVERAGE (COVERAGE C)	
Coverage limit	Base limit 50% of Coverage A; <i>*can be increased or decreased to insure to value</i>
OTHER STRUCTURES COVERAGE (COVERAGE B)	
Coverage limit	Base limit 20% of Coverage A; <i>*can be increased or decreased to insure to value</i>
Payment basis	Guaranteed replacement cost not available if reduced below 20%
LOSS OF USE COVERAGE (COVERAGE D)	
Coverage limit	Reasonable expenses
PERSONAL LIABILITY (COVERAGE E)	
Coverage limit	Worldwide coverage; limits available for \$300,000; \$500,000 or \$1,000,000
MEDICAL PAYMENTS (COVERAGE F)	
Coverage limit	\$10,000 included with liability coverage; <i>*can be increased in most states</i>
ADDITIONAL COVERAGES INCLUDED	
Loss assessment	\$100,000 included; <i>*can be increased</i> ; \$10,000 coverage for the association's deductible for a covered loss
Debris removal	Included; reasonable expenses
Ensuing fungi/bacteria remediation expenses	\$20,000 included; <i>*can be increased</i>
Food or wine spoilage due to mechanical breakdown	\$5,000 included
Incidental business property	\$10,000 included; <i>*can be increased</i>
Landscaping	Up to 5% of Coverage A total limit included; <i>*can be increased; coverage for additional perils available in most states</i> Per tree, shrub, plant limit included and varies by state; <i>*can be increased; coverage for additional perils available in most states</i>
Tree removal (fallen due to wind/hail/ice/snow)	\$1,500 included
Lock replacement	\$1,500 included
Rebuilding to code (law or ordinance)	Necessary costs included
Back-up of sewers & drains	Included
Overflow of sump pit	Included
Damage to property of others	Up to \$15,000 included when caused by an insured
Credit card, EFT card, counterfeit money	\$10,000 included; <i>*can be increased</i>
Fungi/mold (liability)	\$100,000 included



### Discounts available for:

- Multi-policy
- Paid in full
- Claim free
- Gated community
- Burglar alarm
- Fire alarm
- In-home sprinkler system
- Expanded protective devices
- Lien free

### Mandatory 2% wind/hail deductible in listed counties for:

- Eligible locations built in 2005 or later with all openings protected by hurricane shutters and/or impact glass;
- Eligible locations over 1 mile from the coast with all openings protected by hurricane shutters and/or impact glass.

### Mandatory 5% wind/hail deductible in listed counties for:

- Eligible locations over 1 mile from the coast

Applies to Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Harris\*, Jefferson, Kenedy, Kleberg, Matagorda, Neueces, Refugio, San Patricio, and Willacy Counties)  
\*Harris County includes areas east of Highway 146 and inside the city limits of Seabrook, La Porte, Shoreacres, Pasadena and Morgan's Point.

## Home Suite™ One endorsement

The Home Suite™ One endorsement adds a bundle of additional coverages and increases key policy limits, and is automatically added to your Home Suite™ quote.

Medical payments	Increases medical payments from \$10,000 to \$25,000 in most states
Incidental business	Increases gross revenues from \$10,000 to \$15,000
Incidental farming	Increases to cover work for less than 1,500 hours, gross annual revenue up to \$50,000
SPECIAL LIMITS	
Jewelry	Increases from \$10,000 to \$25,000
Guns	Increases from \$5,000 to \$10,000
Silverware	Increases from \$10,000 to \$25,000
Money, banknotes, bullion	Increases from \$2,500 to \$5,000
Breakage of fragile articles	Increases from \$10,000 to \$25,000
Trees, shrubs, plants	Increases to \$10,000 for any one tree/shrub/plant in most states
Lock replacement	Increases to reasonable expenses
Data replacement	Increases to \$25,000
Loss mitigation device coverage	Introduces coverage; up to \$5,000
Kidnap expense coverage	Introduces coverage; up to \$25,000
Pet injury coverage	Introduces coverage; up to \$5,000
Coverage for damage caused by domestic animals	Introduces coverage; up to \$10,000
Realty tax increased assessment coverage	Introduces coverage; up to \$25,000
Event cancellation expenses	Introduces coverage; up to \$5,000

## Home Suite™ recommended endorsements

Automatically added to your Home Suite™ quote.

Breakdown	Covers equipment breakdown, loss or damage to equipment caused by electrical/mechanical breakdown, rupture, implosion, or electrical surge. Limit options \$100,000 - \$500,000. A \$1,000 deductible applies
Line	Covers loss or damage to service lines (any underground piping or wiring providing service to home) Limit option \$15,000. A \$1,000 deductible applies

## Home Suite™ optional endorsements

Can be added to further customize your Home Suite™ quote.

Cyber	Covers certain expenses related to online extortion, social engineering, cyber bullying, identity theft, system compromise & internet clean-up. Applies on account, not single location, basis Limit options \$15,000 - \$100,000. A \$250 deductible applies
Flood	Available for eligible B, C & X Zones with no waiting period; coverage not available in all states. Broader coverage than NFIP with limit options up to \$1,000,000 dwelling/\$400,000 contents.
Assist	Coverage for contents & liability for relatives in care at an additional living care facility. A \$500 deductible applies <b>Property:</b> Limit options \$5,000 - \$200,000 Contents (Coverage C), underwriting approval required for limits > \$50,000 <b>Liability:</b> Limit option \$300,000 (Coverage E)
Student	Coverage for additional living and tuition expenses if student is displaced from school-sponsored housing Limit options \$5,000 - \$25,000
Secure	Reimburses for certain expenses associated with carjacking, hijacking, violent threat, road rage, air rage, stalking, child abduction, home invasion, and kidnapping. Applies on account, not single location, basis
Green	Adds coverage for rebuilding with "green" materials & construction, available limits from 10% - 100% of home coverage
Watercraft	Liability and hull coverage for pleasure watercraft available after a covered loss

## Condo Suite™ & Renter Suite™ policies

Contract type	"All risk" coverage
<b>CONTENTS COVERAGE (COVERAGE C)</b>	
Payment Basis	Replacement cost
<b>ADDITIONS &amp; ALTERATIONS COVERAGE (COVERAGE A)</b>	
Payment Basis	Replacement cost up to the coverage limit Option to increase to extended replacement cost upon request for condos with minimum A&A limit of \$500,000 (applied once accurate ITV has been confirmed with inspection or accepted prior carrier inspection report)
<b>ADDITIONAL COVERAGES INCLUDED</b>	
Loss assessment (Condo Suite™ policy only)	\$100,000 included; <i>*can be increased</i> ; \$10,000 coverage for the association's deductible for a covered loss
Debris removal	Included; reasonable expenses
Ensuing fungi/bacteria remediation expenses	\$20,000 included; <i>*can be increased</i>
Food or wine spoilage due to mechanical breakdown	\$5,000 included
Incidental business property	\$10,000 included; <i>*can be increased</i>
Landscaping	Up to 5% of Coverage C total limit included; <i>*can be increased; coverage for additional perils available in most states</i> Per tree, shrub, plant limit included and varies by state; <i>*can be increased; coverage for additional perils available in most states</i>
Tree removal (fallen due to wind/hail/ice/snow)	\$1,500 included
Lock replacement	\$1,500 included
Rebuilding to code (law or ordinance)	Necessary costs included
Back-up of sewers & drains	Included
Overflow of sump pit	Included
Damage to property of others	Up to \$15,000 included when caused by an insured
Credit Card, EFT card, counterfeit money	\$10,000 included; <i>*can be increased</i>
Fungi/mold (liability)	\$100,000 included



### Discounts available for:

- Multi-policy
- Paid in full
- Claim free
- Gated community
- Burglar alarm
- Fire alarm
- In-home sprinkler system
- Expanded protective devices
- Lien free

### Mandatory 2% wind/hail deductible in listed counties for:

- Eligible locations built in 2005 or later with all openings protected by hurricane shutters and/or impact glass;
- Eligible locations over 1 mile from the coast with all openings protected by hurricane shutters and/or impact glass.

### Mandatory 5% wind/hail deductible in listed counties for:

- Eligible locations over 1 mile from the coast

Applies to Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Harris\*, Jefferson, Kenedy, Kleberg, Matagorda, Neufeces, Refugio, San Patricio, and Willacy Counties)  
\*Harris County includes areas east of Highway 146 and inside the city limits of Seabrook, La Porte, Shoreacres, Pasadena and Morgan's Point.

## Condo Suite™ & Renter Suite™ recommended endorsements

Automatically added to your Condo Suite™ or Renter Suite™ quote.

One Endorsement	The One Endorsement adds a bundle of additional coverages and increases key policy limits, and is automatically added to your Condo Suite™ or Renter Suite™ quote. Includes loss of use of a parking spot coverage for condo or renter policies; reasonable expenses
Breakdown	Covers equipment breakdown, loss or damage to equipment caused by electrical/mechanical breakdown, rupture, implosion, or electrical surge Limit options \$100,000 - \$500,000 for Condo Suite™ policies and \$100,000 for Renter Suite™ policies. A \$1,000 deductible applies

## Condo Suite™ & Renter Suite™ optional endorsements

Can be added to further customize your Condo Suite™ or Renter Suite™ quote.

Cyber	Covers certain expenses related to online extortion, social engineering, cyber bullying, identity theft, system compromise & internet clean-up. Applies on account, not single location, basis Limit options \$15,000 - \$100,000. A \$250 deductible applies
Flood	Available for eligible B, C & X Zones with no waiting period; coverage not available in all states. Broader coverage than NFIP with limit options up to \$1,000,000 dwelling/\$400,000 contents.
Assist	Coverage for contents & liability for relatives in care at an additional living care facility. A \$500 deductible applies <b>Property:</b> Limit options \$5,000 - \$200,000 Contents (Coverage C), underwriting approval required for limits > \$50,000 <b>Liability:</b> Limit option \$300,000 (Coverage E)
Student	Coverage for additional living and tuition expenses if student is displaced from school-sponsored housing Limit options \$5,000 - \$25,000
Secure	Reimburses for certain expenses associated with carjacking, hijacking, violent threat, road rage, air rage, stalking, child abduction, home invasion, and kidnapping. Applies on account, not single location, basis
Green	Adds coverage for rebuilding with "green" materials & construction, available limits from 10% - 100% of the combined amount of coverage for A&A and contents
Watercraft	Liability and hull coverage for pleasure watercraft available after a covered loss

## Excess Flood Policy

Preferred Excess Flood	Intended for lower risk locations. Serves as an additional layer over Berkley One's primary flood endorsement and includes options for basement coverages.
Standard Excess Flood	Intended for higher risk locations, including high-risk flood zones A or V. Designed to sit over NFIP coverage and basement coverages are not available.

## Workers' Compensation Policy

Workers' Compensation	Targeted solution for Berkley One clients who have complex and large accounts and employ domestic staff. Provides coverage for the employer's obligation to provide medical benefits and wage replacement for employees who are injured on the job
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## Auto Suite™ policy

Bodily injury	Maximum \$1 million CSL or \$1 million/\$1 million split limit
Property damage	Maximum \$500,000 split limit
Medical payments	Maximum \$100,000
Uninsured motorists BI coverage	Maximum \$1 million CSL or \$1 million/\$1 million split limit
Underinsured motorists BI coverage	Maximum \$1 million CSL or \$1 million/\$1 million split limit
Comprehensive deductible	Deductible options up to \$25,000. Deductible waived in a total loss
Collision deductible	Deductible options up to \$25,000. Deductible waived in a total loss
Coverage for accidental deployment of airbag	Included for vehicles with comprehensive coverage. No deductible applies
Transportation expense coverage	Up to \$15,000 included for vehicles with physical damage coverage. If > 50 miles from home when covered loss occurs, includes lodging and meals
Auto lock coverage	Included for covered or non-owned vehicles with comprehensive coverage
Child safety restraint system replacement	Included for vehicles with physical damage coverage
Pet injury	Up to \$2,000 included for vehicles with physical damage coverage for any one accident or loss. No deductible applies
Trailer coverage	Up to \$3,000 included for any camper body or trailer designed to be pulled by an insured's vehicle with physical damage coverage. No deductible applies



### Discounts available for:

- Multi-policy
- Paid in full
- Years clean
- Passive restraint
- Driver training
- Anti-theft
- Good student
- Anti-Lock Brakes/  
Electronic Stability Control
- Away at school
- Occasional operator
- Good payer
- VIN etching
- Mature driver training
- Vehicle ownership

## Auto Suite™ One endorsement

Adds Agreed Value and new vehicle replacement coverages.

Applicable vehicle types	The One Endorsement is automatically included with your Auto Suite™ quote for private passenger autos
Agreed Value	Insures vehicle at Agreed Value
New Vehicle Replacement	Available when the insured purchased their vehicle new, insured it for less than 12 months, and it has fewer than 15,000 miles

## Auto Suite™ optional endorsements

Can be added to further customize your Auto Suite™ quote.

PlusOne <sup>SM</sup> Roadside Assistance	Roadside assistance available 24 hrs a day/7 days a week including services for towing up to 200 miles, jump start, tire change, winching, emergency fuel, lockout and accident towing
Full Glass	Covers the full cost to repair/replace damaged window glass. No deductible applies
Gap	Protects the insured from paying out of pocket when the value of their car is less than the amount they own on a loan/lease
Ridesharing	Gives the option to extend the coverage limits on the insured's vehicle to cover them during "period one" of ridesharing, when they are logged into a Transportation Network App but have not been matched with a passenger

## Auto Suite™ miscellaneous vehicles

Adds Agreed Value and new vehicle replacement coverages.

Miscellaneous vehicle types	Golf cart/Low-speed vehicle (LSV), snowmobile, ATV, recreational and other trailers
Agreed Value	Included for listed vehicles including golf cart/LSV, snowmobile, ATV, and recreational and other trailers

## Classics Policy

For a wide range of antique and collector vehicles, vintage motorcycles, historic trucks, firetrucks and tractors and vintage military vehicles and snowmobiles

Bodily injury	Maximum \$1 million CSL or \$1 million/\$1 million split limit
Property damage	Maximum \$500,000 split limit
Medical payments	\$1,000 included
Uninsured/Underinsured Motorists BI Coverage	Maximum \$1 million CSL or \$1 million/\$1 million split limit
Agreed Value	Insures vehicle at Agreed Value
Deductible	Comprehensive deductible options up to \$10,000, collision deductible options up to \$10,000
Spare parts coverage	\$1,000 coverage included for repair or replacement of damaged or destroyed spare parts. Higher limits available
Newly acquired collector vehicle coverage	Applies to newly acquired collector vehicles for up to 30 days from purchase
Transportation expenses and temporary emergency living expenses	Up to \$1,500 of transportation expense coverage included for collector vehicles with physical damage coverage when involved in a covered loss. Can include lodging and meals if more than 50 miles from home
Coverage for accidental deployment of an airbag	Included for vehicles with comprehensive coverage. No deductible applies
Child safety restraint system replacement	Included for vehicles with comprehensive coverage. No deductible applies
Pet injury	Up to \$2,000 included for vehicles with comprehensive coverage for any one accident or loss. No deductible applies.



Classics

### Discounts available for:

- Multi-vehicle
- Accident prevention/safe driving course (drivers over 55)
- Car club membership
- Policy transfer

## Classics Policy Optional Endorsements

Full Safety Glass	Optional endorsement providing coverage for the cost of repairing or replacing damaged safety glass on a covered vehicle without a deductible
Roadside Assistance	Covers one way towing up to 200 miles due to disablement. Includes \$125 for lockout assistance or mobile locksmith services
Trip Interruption	Option to cover transportation expenses, incurred in the event of a mechanical or electrical breakdown. Maximum of \$600, available if the breakdown occurs more than 100 miles from home and the auto is withdrawn from use for at least 24 hours. Lodging and meals included in the event of a mechanical or electrical breakdown or as a result of a covered loss to the vehicle.
Towing and Labor	Optional endorsement that pays the towing and labor costs incurred when a covered collector vehicle is disabled. Limits available starting at \$50 up to \$200 for each disablement. Towing and labor due to a covered loss is included in the Classics policy
Automobilia	Blanket coverage for non-vehicle collectibles owned and displayed with covered vehicle. Can be purchased with or without breakage coverage
Limited International	Endorsement that can extend physical damage only coverage to a covered vehicle in a defined foreign country and for a specified amount of time
Additional Insured - Specified Vehicle	Option to add a non-household member as named insured for specific coverage with proof of joint ownership

## Liability Suite™ policy

Worldwide protection	Included
Coverage limit	High limits available, discuss with underwriting
Limits available for the following underlying policy types	Home, Condo, Renters Personal watercraft Personal auto
Personal injury	Included
Incidental business	Included
Nonprofit D&O (non-compensated)	PI and PD coverage included
Rented or borrowed vehicles	Included when rented/furnished for less than 45 days (30 days for misc. vehicles)
Rented, borrowed or newly acquired watercraft	Included when rented/furnished for less than 30 days
Expanded defense coverage	\$10,000 included



Secure

### Discounts available for:

- Multi-policy

## Liability Suite™ optional endorsements

Can be added to further customize your Liability Suite™ quote.

Excess UM/UIM Coverage	High limits available. Cannot be greater than Excess Liability Limit
Uninsured/Underinsured Liability	Available; limit option \$1 million. Does not require underlying insurance. This coverage will drop down for uninsured boaters
Rideshare	Available when underlying policy has ridesharing coverage
Employment Practices Liability	Available; limit options \$250,000 and \$500,000. \$10,000 deductible applies Includes reputational injury coverage (\$25,000 for \$250,000; \$50,000 for \$500,000). Does not require underlying insurance

## Collectible Suite™ policy

Coverage territory	Worldwide
Collections classes:	Jewelry, furs, fine art, silverware, stamps, coins, musical instruments, cameras, collectibles, wine/spirits, guns (decorative/non-functioning), miscellaneous
Contract type	"All risk" coverage
Scheduled articles	\$5,000 minimum; no maximum For bank-vaulted jewelry, offer in-vault only and limited in-vault coverage
Blanket property	Base rates for each class are per \$100 of insured value Not available for in-vault jewelry, guns or miscellaneous

## Collectible Suite™ additional coverages included

Newly acquired & property in care, custody & control	Included
Collectibles conservation coverage	Included
Fine art rightful ownership expense coverage	Included
Fine art forgery research expense coverage	Included
Fine art on loan for approval from a gallery	Included
Commissioned works in progress	Included
Reward coverage - stolen property	Included
Valuable articles reference library	Included
Fine arts valuation enhancement	Included



### Discounts available for:

- Multi-policy
- Documentation of value 2 years or less
- Home safe
- Caretaker
- Central reporting burglar alarm
- Central reporting fire alarm
- Whole house back-up generator

## Berkley One Underwriting



### Desired accounts

The best candidates will:

- Have a home(s) valued at \$1 million or more and/or a condo(s) with \$250,000 of combined Coverage A & Coverage C
- Buy at least two of the core lines of business—home, auto, collectibles, or liability
- Need \$5 million or more of personal excess coverage
- Be a responsible individual, with a strong financial profile and good claims and payment history
- Have higher tolerance for risk and select deductibles of \$2,500 or more
- May own propert(ies) in the name of a trust or LLC

### Discounts & pricing

- We offer a paid in full discount on Home Suite™ and Auto Suite™ policies
- We offer competitive multi-policy discounts

### Auto and excess

Applicants meeting the following descriptions will receive our best rates:

- Clean driving records
- Very good to excellent insurance scores
- Risks with excess and garage parked vehicles

### Alarm requirements

Protected home (Protection Class 1 - 8):

- **Primary occupied residences:** \$1.5 million dwelling value and above require a direct/central reporting fire alarm
- **Seasonal/secondary residences:** \$1 million dwelling value and above require:
  - Direct/central reporting fire alarm, and
  - Water shutoff device or direct/central reporting low-temperature alarm (required if there are prior water losses at the residence)
  - Seasonal/secondary residences with a full-time live-in caretaker follow alarm requirements of primary residences

Unprotected home (Protection Class 9 & 10):

- \$1 million dwelling value and above requires direct/central reporting fire alarm

Condo/co-op:

- \$1 million in contents and above requires direct/central reporting burglar alarm if building does not have Building Security
  - Burglar alarm is not required in non-doorman building if unit has private access via keyed elevator
  - Building Security means the building entrances are at all times manned or locked and secured by a central station or direct reporting burglar alarm; visitors are announced; and elevators are either manned, key controlled or accessed through locked door

## Service



### Toll-free numbers

Agent:  
(855) 663-8550

### Berkley One inquiries:

service@berkleyone.com

### Policy/claim documentations:

docs@berkleyone.com  
Must include policy or claim number in the subject line of the email

### Agent Portal

agent.berkleyone.com

### Chat

Chat button available on agent portal when a Berkley One Solutions Specialist is available to chat

### Service Center escalations

Alyssa Acosta:  
(302) 417-4011  
alacosta@berkleyone.com

Charmaine Roane  
(302) 417-4056  
croane@berkleyone.com

## Billing options



### Plans

- Annual
- Semi-annual
- Quarterly
- Monthly (must be EFT or Credit Card)  
Day of the month bill is due can be chosen
- Statement account plans  
Available to combine all policies onto one bill

### Methods

Offer both direct billing and automated recurring payments

- Mail
- Phone
- Online

Credit Cards (Visa, Mastercard, Amex, Discover), check or EFT accepted

## Berkley One Classics



### Service:

800-603-3330  
classics@berkleyone.com

### Claims:

855-219-6930  
classicsclaims@berkleyone.com