



PERSONAL LINES PRODUCT HIGHLIGHTS

Our Personal Lines team focuses on Specialty Personal Lines products in this rapidly growing market.

- ▶ **1-4 Family Dwelling:**

Designed for 1-4 family tenant-occupied dwellings and 2-4 family owner-occupied dwellings. Our product is available on either a DP-1 Basic Form or a DP-3 Special Form. Maximum total insured value for property of \$1 million, and liability limits up to \$1 million are available including personal injury. Available in all states except AL, AK, CA, FL, HI, KY, LA, MS, TN and WV.

 - **Dwelling Product:**

We offer a dwelling product in CT, GA, IL, IN, MI, MN, NY, OH, PA, C and VA that includes a revised, flexible rate structure, property feature discounts and optional coverages. We can also consider vacant dwellings and dwellings under renovations under this product.
- ▶ **Condominium Unit Owners:**

Available for owner- or tenant-occupied condo and/or cooperative units. Short-term (nightly, weekly, monthly) and seasonal rentals and occupancies are eligible for coverage. Our HO-6 product is available with Coverage A limits up to \$500,000 and contents limits up to \$200,000. Loss of rents and loss assessment coverages are available up to \$50,000, and liability limits are available up to \$1 million including personal injury. Available in all states except AL, AK, CA, FL, LA, HI, KY, MS and WV.

 - **Renter's and Senior Tenant:**

Available for residential renters of apartments, mobile homes or dwelling units. Our HO-4 product is available with contents limits up to \$200,000, and liability limits are available up to \$1 million including personal injury. Enhancement endorsements available include a pet damage extension and Renter's Protection Plus endorsements. Available in all states except AL, AK, CA, FL, HI, KY, LA, MS and WV.
 - **Senior Tenant Living Endorsement:**

Available only in PA and NJ for tenants residing in an independent living facility. This endorsement offers coverage specifically geared toward a senior tenant exposure, offering increased limits of coverage for items such as hearing aids, walking aids, medical alert devices, glasses and other exposures unique to this type of living environment.
- ▶ **Excess Comprehensive Personal Liability:**

Enables applicants to increase their primary limits or meet the minimum point of attachment of their personal umbrella. Now available for short-term rentals, LLCs and corporations.
- ▶ **Excess Personal Auto Liability:**

This product enables applicants to increase their primary automobile limits or meet the minimum point of attachment of their personal umbrella.
- ▶ **Excess Personal Umbrella:**

Available for applicants who desire higher limits than their primary umbrella carrier will provide.
- ▶ **Home Based Business:**

This package is designed for home-based businesses with up to \$500,000 in gross annual sales and three employees.
- ▶ **Business personal property limits up to \$100,000 and liability limits up to \$1 million are available. Business income with extra expense coverage up to the actual loss exposure is also available. Equipment breakdown coverage up to \$100,000 is included for all classes, and a professional errors and omissions sublimit of \$25,000 is available for select classes. There are more than 140 eligible classes. Available in all states except AK, HI, LA and WV.**
- ▶ **Personal Umbrella:**

We consider unsupported umbrella policies for the broadest range of applicants in the marketplace today. We offer coverage for preferred, standard or high-risk households, as well as high-profile individuals and farm and ranch owners. The product has no self-insured retention and a broad definition of bodily injury that includes mental injury, mental anguish, humiliation and shock. We offer optional excess UM/UIM in all states as well as the stability of an A++ rated company. Trusts, LLCs, LLPs, LPs and estates are now eligible applicant types. Non-admitted umbrella available at lower attachment points in most states.

 - **Preferred and Standard Applicants:**

The required automobile underlying attachment point starts at \$250,000/\$500,000/\$100,000 or \$300,000 combined single limit in eligible states. In most states, the required automobile underlying attachment point starts at \$500,000/\$500,000/\$100,000 or \$500,000 combined single limit. Limits of \$5 million are available for most risks (\$1 million in AL, CA, FL, MS, NH, VT; \$1 million for risks in CT and ME with rental locations built prior to 1978).
 - **High-risk Applicants:**

We consider households with problematic driving records, including those with multiple convictions, fault losses and up to one DUI, as well as accounts with elderly and youthful drivers, open claims or previous losses with significant payments made.
 - **High-profile Applicants:**

We consider high-profile applicants such as politicians, entertainers and professional athletes. Personal injury coverage is available.
 - **Farm and Ranch Owners:**

Designed for family and gentleman farms where underlying farm liability is provided in a Personal Lines form.
- ▶ **Primary Comprehensive Personal Liability:**

Our monoline product is designed to fill the void where a standard homeowner's policy is hard to find. We offer a broad coverage appetite including individuals, LLCs, trusts, estates, corporations and limited or family partnerships. Available for 1-4 family owner- and tenant-occupied dwellings as well as vacant land. Short-term rentals that are weekly or monthly are eligible. Liability limits are available up to \$1 million including personal injury.

**A++ RATING
BY A.M. BEST**

▶ **Residential Child Care:**

We provide comprehensive coverage for residential child-care centers. Our superior coverage automatically includes professional liability as well as medical payments that include children enrolled in the center for no additional charge. Employees are considered insureds for defense cost reimbursement coverage as well as abuse and molestation coverage on most centers.

▶ **Vacant Building:**

Vacant Dwelling product on personal lines forms available in CT, GA, IL, IN, MI, MN, OH, PA, SC and VA. Commercial Vacant product available in all other states and for vacant condo units. Our products can be quoted for 3-, 6-, 9- or 12-month policy terms with no restriction on length of vacancy. We can consider properties under renovations and can consider Special Form and replacement cost for certain risks.

Special Events

▶ **The Host:**

Our product is designed for events featuring host liquor liability exposures when purchased with general liability. One-day events with 500 attendees or less are eligible. Separate limits are provided for host liquor liability and general liability. The property owner can be included as an additional insured for no added charge.

▶ **The Main Event:**

Our product is designed to provide general liability and/or liquor liability coverage for short-term events. Events with up to 10,000 attendees/10,000 consumers per day are eligible on most risks. We provide automatic coverage for volunteers and temporary or leased workers. The property owner can be included as an additional insured for no added charge.

▶ **Special Event Product Features:**

- Occurrence coverage
- Defense costs outside of policy limits
- Automatic coverage for volunteers, temporary or leased workers and committee members
- Medical payments coverage provided
- Coverage for damage to rented premises provided
- No deductible

▶ **Wedding Plus:**

Designed to cover general liability and host liquor liability for weddings. One-day events with 500 attendees or less are eligible. Rehearsal date can be included for no additional charge. General liability and host liquor liability have separate limits; \$1,000 sublimit included for lost deposits and attire.

▶ **Wedding Plus Product Features:**

- Separate limits for general liability and host liquor liability
- Rehearsal date can be included for no additional charge
- \$1,000 sublimit included for lost deposits and attire
- Up to three approved additional insureds can be included at no additional charge
- Coverage for damage to rented premises
- Medical payments coverage
- Food and beverage product liability included in the general aggregate

Prize Indemnification

▶ **The Long Shot:**

Our product is designed to provide general liability and host liquor liability coverage for short-term events. Events with up to 10,000 attendees/10,000 consumers per day are eligible on most risks. We provide automatic coverage for volunteers and temporary or leased workers. The property owner can be included as an additional insured for no added charge.

▶ **Long Shot Product Features:**

- If a hole in one is made, an additional 20% of the prize value will be paid to the charity
- Unlimited prize restoration
- Competitive minimum premiums starting at \$200
- Ladies permitted to shoot from the regular ladies' tee box
- No deductible

Additional Advantages:

- ▶ A Berkshire Hathaway company
- ▶ Security of A.M. Best A++ rated carrier
- ▶ Instant Quote available via web and phone

Business Resource Center

Provides centralized access to business-solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.bizresourcecenter.com for a full list of available business solutions.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.