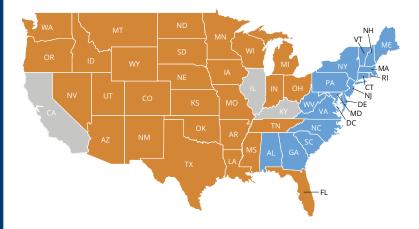






Excess & Surplus Personal Lines

Program provides creative solutions for customers with High Value Homes and Condos, unable to obtain terms in the admitted marketspace.



What We Structure Solutions For:

- High-value Homes starting at Coverage A of \$1M & up
- Coastal & Beachfront Properties
- Mono-line Seasonal/Secondary/Rentals (Airbnb/Vrbo), Tenanted/For Sale/Vacant
- · Admitted Declinations:
 - Prior Losses (Subject to Underwriter Review)
 - Unprotected Risks (PC 9, PC 10 etc.)
- Negatively Elevated Properties
- Named Insured as a Trust or LLC
- And Much More

• Current growth focus states

- Also available in these states
- Not available in these states

Customizable Features:

- HO3, HO5, HO6 and DP3 forms available
- Personal Collections (Fine Art, Jewelry, etc.)
- Liability Limits as High as \$1,000,000
- Wind/Hail Deductibles as Low as 1%
- Water Backup, Mold, ID Fraud, Personal Injury, Increased O/Law, Mechanical Breakdown, Extended Replacement & AOP Deductible Waiver

In Order to Quote:

- 1) No contractual agreement or agency premium commitment necessary.
- 2) Complete the attached specific application, and email it to: HOsubmissions@auw.com or cwmaag@auw.com.
- 3) One time request: Please provide your Agency Insurance License and a copy of your E&O Coverage.







IN ORDER TO QUOTE

- 1. No contractual agreement or agency premium commitment necessary. We just ask for complete details and full transparency with submissions.
- 2. Complete the attached specific application, and email it to: HOsubmissions@auw.com or cwmaag@auw.com.
- 3. One time request: Please provide your Agency Insurance License and a copy of your E&O Coverage.

<u>P</u>	ART I. APPLICATIO	N INFORMAT	TION		
1.	Insured(s) Name:				
2.	Insured(s) Occupation:				
3.	Policy Effective Date:				
<u>P</u>	ART II. SUBMITTIN	G AGENT			
1.	Wholesale Agent:				
2.	Retail Agent:				
<u>P</u>	ART III. PRIOR INS	JRANCE & R	EQUEST F	OR NON-AD	MITTED
1.	Do you control the account	in agency	○ Yes	○ No	
2.	Prior Carrier:				
3.	Expiring Premium:				
4.	Is coverage being cancelled	I or non-renewed?	○ Cancelled	O Non-renewed	○ N/A
5.	Detailed Reason for E&S su	bmission:			



PART IV. PRIOR CLAIMS

	ase add any prior cl d any mitigation ste			uding the	date of los	s, type of loss, amount p	oaid, status,
P/	ART V. RISK II	NFORMATIC)N				
1.	Risk Address:						
2.	Mailing Address (if	different):					
3.	Occupancy:						
	O Primary	○ Secondary	○ Seasor	nal	○ Tenan	ted O Vacant	
	○ Course of Construction or Renovation ○ Short Term Rental						
4.	Residence Type:		Dwelling O Multi-Fa		Family Dwelling		
		○ Condo/Coop					
5.	Number of Families	s (if multi):					
6.	Construction Type: O Frame		O Jointed Masonry		O Brick Veneer		
		○ EIFS	OLog		○ Super	ior/MNC	
7.	Roof Shape:	○ Gable	○ Hip	○ Flat		O Built Up	○ Other
8.	Roof Covering:	○ Shingle	○ Tile	○ Cor	crete	○ Wood Shake	○ Other
9.	Year Built:						
10.	Square Footage:						
11.	Year Home System	s were Updated:	☐ Plumbing: _				
			☐ Electrical: _				
			☐ Heating:				
			☐ Roof:				

12. Protection Class:



<u>P</u>	ART VI. PROTECTIVE D	EVICES				
	Central Station Fire & Burglar Alarn	n 🗌 Auton	natic Water Shu	toff System		
	Sprinkler system covering at least 5	50% of the inte	erior Dwelling			
<u>P</u>	ART VII. COVERAGES					
1.	Covered Perils:	O All Ris	k (ex- Flood & E	(Q)	Excluding Wind	
2.	Dwelling / A&A Limit:					
3.	Other Structures Limit:					
4.	Special Personal Property Coverag	je: O Yes	○ No			
5.	Personal Property Limit:					
6.	Loss of Use Limit:					
7.	Personal Liability Limit:					
8.	All Other Peril Deductible:					
9.	Wind/Hail Deductible:					
*P	ART VIII. OPTIONAL CO lease note, the Optional Coverage e account.			be available ba	sed on the spec	ific details of
1.	Personal Injury:	☐ Yes				
2.	ID Fraud:	○ \$5,000	\$15,000	○ \$25,000		
3.	Water Backup Limit:	\$10,000	○ \$25,000	○ \$50,000	\$100,000	
4.	Property Mold Limit:	○ \$5,000	\$15,000	○ \$25,000	○ \$50,000	O \$100,000
5.	Extended Replacement Cost:	○ 25%	○ 50%			
6.	Ordinance or Law (10% included):	O 15%	○ 25%			
7.	Business Personal Property:	□ \$10,000 C	n/Off Premises			
P	ART IX. PERSONAL ART	TICLES FL	OATER			
Bla	anket Coverage					
Bla	anket Fine Art:	Blan	ıket Fine Art:			



Scheduled Coverage

Jewelry:	 Fine Art:	
Wine & Cigars:	 Furs:	
Furniture:	 Silverware:	
Cameras:	 Guns:	
Golf Clubs:	 Handbags:	
Rugs:	 Tools:	
Computers:	 Sporting Equipment:	
Bullion:	Musical Instruments:	
Loose Stones:		

*Please note the following regarding PAF:

- Blanket Jewelry and Fine Art include an automatic \$10,000 Per Item Limit.
- Scheduled Items will require a complete inventory of items, including values & detailed descriptions, for binding.
- Scheduled Items valued over \$25,000 will require an appraisal no older than 5 years old to be submitted at binding.
- Additional Underwriting Information may be requested, including:
 - Home Theft & Fire Protection Measures (i.e. Central Alarms, In Home Safe, etc.)
 - Insured Travel Habits (Domestic/International Travel including the typical amount of valuables that are brought with them & how items are safeguarded)

PART X. UNDERWRITING QUESTIONS

1.	High Profile Insured / Occupation?	○ Yes	○ No
2.	Is the Home on the Historic Registry?	○ Yes	○ No
	a. Are there Public Tours or Foot Traffic?	○ Yes	○ No
3.	Is there a Home-Based Business Practice?	○ Yes	○ No
	a. Are there employees on Premises?	○ Yes	○ No
	b. Is there Public Foot Traffic on Premises?	○ Yes	○ No
4.	Are there Animals with prior bite history?	○ Yes	○ No
5.	Is there an Incidental Farming Exposure?	○ Yes	○ No
	 a. Are there more than 10 Animals including Horses? 	○ Yes	○ No



6.	Is there a Pool on Premi	ses?	○ Yes	○ No
	a. Is the Pool or Pr	operty Fenced with a locked gate?	○ Yes	○ No
	b. Is there a Diving	Board, Slide, Diving Rocks?		
7.	Is there a Trampoline on	Premises?	○ Yes	○ No
	a. Is the Trampolin	e netted?	○ Yes	○ No
8.	Is there an Underground	d Fuel Tank?	○ Yes	○ No
9.	Is there a Solid Fuel Bur	ning Stove?	○ Yes	○ No
	a. Is it Professional	ly Installed & well maintained?	○ Yes	○ No
10.	Is the Home for Sale?		○ Yes	○ No
11.	Is this a new purchase?		○ Yes	○ No
	a. Was the home a	foreclosure or vacant home?		
12.	Is there Polybutylene pl	umbing?	○ Yes	○ No
13.	Does the Home have les	s than 100 AMP electrical?	○ Yes	○ No
14.	Is there any Knob & Tub	e wiring?	○ Yes	○ No
15.	Is there a current Lapse	in Coverage?	○ Yes	○ No
	a. Duration of Laps	se:		
	b. Reason for Laps	e:		
16.	Is this a Modular or Mob	ile Home?	○ Yes	○ No
17.	Is this a Townhome or R	owhome?	○ Yes	○ No
	a. Are there Firewa	alls Dividing Units?	○ Yes	○ No
	b. Are there more	than 10 Units within each Firewall?	○ Yes	○ No
P/	ART XI. ADDITIO	NAL INSUREDS / INTER	ESTS / MORT	GAGEE
		s, Additional Insureds, or Additiona and Additional Interests will require		to be added to the policy.
	Additional Insured	Additional Interest	○ Mortgagee	○ Loss Payee
Na	me:			
Ad	dress:			
Cit	y/State/ZIP:			
Loa	an Number:			



Additional Insured		Additional Interest	○ Mortgagee	O Loss Payee
Name: _				
Address: _				
City/State/ZIP: _				
Loan Number: _				
O Additional Insur	ed	Additional Interest	○ Mortgagee	O Loss Payee
Name: _				
Address: _				
City/State/ZIP: _				
Loan Number:				