



NEW High Value Homeowners Program

DESIGNED FOR HIGH VALUE AND CATASTROPHE EXPOSED HOMES

XPT has added a new High Value Homeowners Program to our Personal Lines coverage options. This program offers new coverage solutions for underserved high value and catastrophe (“CAT”) exposed homeowners risks. Available on the ISO HO3 policy form through an “A” rated carrier.

COVERAGE HIGHLIGHTS

ELIGIBLE CLASSES

- Available in all states except Alaska
- High Value Homeowners
- Primary Property (HO3)
- Secondary Property (HO3) **NOT IN CA or FL**
- Rental Property (HO3 ONLY)
- Great for CA, FL TX and hard to place states

OVERVIEW

- AM Best “A” rated carrier
- Max TIV per location is \$10M
- Min Coverage A of \$300,000
- Prior losses considered
- Coverage options available in all states
- Flexible coverage and deductible options up to \$1M
- Designed for homes in catastrophe-prone areas
- Lapses in coverage considered
- Options for severe convective storm/ wind & hail, hurricane, flood, earthquake and wildfire
- State specific restrictions apply
- Restrictions on animals, asbestos, and year of construction
- Trusts and LLCs considered
- Protection Class 9 considered **Not available in CA or FL**

WHY CHOOSE XPT

EXPERTISE At XPT, our exceptional team of personal lines brokers have deep industry expertise to find the best coverage for your clients – from high value homes to vacant dwellings and much more. Our experts’ depth of knowledge goes beyond only carriers to truly understanding the actual coverage and exclusions.

TEAMWORK Our specialists work together to place your insureds – so you have the combined expertise of an entire team working for you to solve problems others can’t. We welcome challenges – are passionate about cracking them – with an eye always on giving you the best value.

With XPT, you’ll be ready with access to the best products and the best terms when your clients come to you with a specialty risk – no matter how big, small or challenging. Find out more at xptspecialty.com.