

# HIGH-VALUED HOMEOWNERS

We have three in-house Tysers' facilities with varying degrees of appetite between each.

## Policy Forms

- HO5 / HO3 / DP3 / HO6
- Standard HO Acord form required for quoting along with Applicable supplemental (COC / PC9 / LLC)

## Territory

- Nationwide availability, two areas where we see most "open market" submissions:
  - California – Riskmeter scores 30 and above ineligible
  - Florida (Tri County) – Most interest and wind availability if post Year 2000 construction. Wind mitigation forms extremely helpful at quoting stage
- HO policies also offered on FV basis but sub limit for wind to make pricing more attractive
- Appetite Growing in Florida for newer (last 10 years) properties with Cov A c. USD 3,000,000 / TIV USD 6,000,000
- AOB restrictions or premium surcharge c. 30%
- Wind only / Excluding Wind options available.

## Risk Limits

- Min. Cov A USD 750,000
- Section I: Max TIV Upto USD 10,000,000 but if all 3 markets quota share and / or purchase R/I Then much high limits available. Upto c. USD 25,000,000.
- Excess layers considered.
- Section II: Upto USD 1,000,000 Pers. Liability

## Underwriting Criteria

- Properties Built prior c. 1995 need full updates to all utilities undertaken
- Occupancies; Primary / Secondary / Tenanted / Vacant / COC
- PC 9 / 10 considered. Max Fire dept. response time 15 mins. Unprotected questionnaire required for quoting
- Excellent enhancements available
- 125% ERC / Water Back Up / Mold sub limits (no prior water damage losses) / ID Fraud / Service Line / O&L
- Inspection and RCV estimator required with 60 days of inception for each risk bound (Ordered by CRC and payable for by the Insured)



**NICK BRAMPTON,**  
Director Wholesale

**D: +44 20 3915 0133**  
**E: [nick.brampton@tysers.com](mailto:nick.brampton@tysers.com)**