

# GRIDIRON

## HIGH VALUE HOMEOWNERS

At Gridiron we provide innovative insurance programs by exceptional people. Our High Value Homeowners product offers flexible deductible options, personal liability options, and various coverage extensions. Our team is focused on delivering great service and competitive offerings. Let us help you place your homeowners business!

### » KEY FEATURES

- ◆ Coverage available from Texas to New York.
- ◆ Flexible deductible options
- ◆ Other structures – standard is 10%, but can offer up to 30% of primary dwelling limit (or remove altogether)
- ◆ Personal Property – can consider up to 50% of primary dwelling limit, no lower than 20% for secondary/seasonal homes
- ◆ Loss of use – will consider up to 20% of primary dwelling limit
- ◆ Can consider coastal risks up to 1 mile from coast

### — REQUIREMENTS —

- ⦿ Owner Occupied Primary/Secondary Homes
- ⦿ HO-3 form only
- ⦿ Min TIV \$500k (combined coverage limits A-D)
- ⦿ Max TIV \$3 million (combined coverage limits A-D) -for elite risks only
- ⦿ Max Liability limit of \$500k
- ⦿ No Frame construction in Florida.
- ⦿ Prohibited risks: farms, dwellings with multiple mortgages, dwellings on the historical registry, dwellings with more than 10 acres land, high profile insured (entertainers and the like), PC 9/10 risks, aluminum wiring, dwellings with day-care or assisted living operations
- ⦿ Minimum square footage valuation does apply
- ⦿ Not a market for wildfire risks

[www.gridironins.com](http://www.gridironins.com)

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