



COASTAL & HIGH VALUE HOMEOWNERS AND RENTAL DWELLING

Excess Flood, Excess Wind & Hail, Monoline Earthquake Coverage Available

Seeking specialty coverage for your client's high value home or rental property? DeCotis offers HO-3, HO-5, HO-6, DP-3, excess flood, excess wind & hail, and monoline earthquake coverage for property values \$1 million and higher. The minimum Coverage A for HO-6 is \$250,000.

Additionally, we can package excess flood, monoline earthquake, and scheduled personal property with homeowners policies. Talk to DeCotis about how to help your clients get proper coverage for their most valuable assets.



To request a quote from your DeCotis underwriter, please email quotes@decotis.com. You can also access a list of applications by scanning the QR code or visiting decotis.com/applications.

CARRIERS:

AM Best A-Rated

STATES:

AZ, CO, CT, DC, DE, FL, GA, MA, MD, ME, NC, NH, NJ, NM, NY, OK, PA, RI, SC, TX, VA, VT

PROGRAM HIGHLIGHTS:

OCCUPANCY UP TO \$1 MILLION

- Primary
- Secondary
- Seasonal
- Rental and Short-Term Rental
- Vacant & Builders Risk
- Spec Homes

PERSONAL LIABILITY UP TO \$1 MILLION

COVERAGE OPTIONS:

STAND-ALONE EXCESS WIND

- Available in select states
- **Minimum premium:** \$1,000

WILDFIRE GUIDELINES

- Will consider homes in a brush fire zone with a wildfire score below 80

MINIMUM COVERAGE A:

- Up to \$1 million for HO-3, HO-5, and DP-3; \$250,000 for HO-6

MAXIMUM TIV:

- \$20 million (\$10 million in PC 9 & 10 and any Vacant or Builders Risk)
- Southeast: \$5 million max for consideration with wind in coastal area

PRIMARY AND EXCESS FLOOD

- **Limits:** up to \$5 million per premises / up to \$10 million per policy
- Building and Contents
- Basement Coverage is included under building & contents coverage
- 15-day waiting period can be waived for a new home purchase
- **Minimum premium:** \$1,000

SCHEDULED PERSONAL PROPERTY

WIND DEDUCTIBLE: 2%-5%

EXTENDED REPLACEMENT COST: UP TO 25%

MINIMUM PREMIUM: \$3,500 for HO-5, HO-3, and DP-3
\$5,000 in FL (\$10,000 in South FL)
\$2,500 for HO-6

MONOLINE EARTHQUAKE

- Coverage A from \$1 million to \$3 million
- Maximum TIV: \$5 million
- Coverage A, B, C, and D available with Replacement Cost
- Will consider all zones. All EQ homes must be built post-1960 for consideration.
- **Minimum premium:** \$1,000

YOUR SPECIAL RISKS ARE OUR SPECIALTY.

Questions? Talk to DeCotis about all of your surplus needs.