



COASTAL & HIGH-VALUE HOMEOWNERS & RENTAL DWELLINGS

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

Are you seeking specialty coverage for your client's high-value home, condo, or rental property? DeCotis offers HO-3, HO-5, HO-6, DP-3, excess flood, excess wind and 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.

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

PRIMARY HOMEOWNERS:

OCCUPANCY

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

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

LIMITS

- 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
- Minimum Coverage A: \$1 million for HO3, HO5 and DP3; \$250,000 for HO-6
- Personal Liability: up to \$1 million
- Additional Coverages include Extended Replacement Cost, Water Back Up, Ordinance or Law and more

WIND DEDUCTIBLE: 2%-5%

EXCESS HOMEOWNERS:

COVERAGE HIGHLIGHTS

- Limits: Up to \$10 million over \$1M Coverage A
- Follow-form Excess Policy
- Available for 1-4 Family homes
- Primary, Seasonal, Secondary, and Incidental Rental occupancy
- Historic homes, Hobby farms, Mansions, Waterfront homes considered
- Minimum Premium: \$750

COVERAGE OPTIONS:

WIND DEDUCTIBLE BUY BACK

This policy is available for homes over \$250,000 within 50 miles of the coast—reducing wind deductibles from up to 15% to \$10,000. The maximum limit is \$1 million.

STAND-ALONE EXCESS WIND

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

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**

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**

CONTACT YOUR DECOTIS UNDERWRITER:

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