



PERSONAL LINES PRODUCTS HIGHLIGHT

QUOTE ONLINE OR SUBMIT APPLICATION

HOMEOWNERS: PRIMARY, SECONDARY, COASTAL, HIGH-VALUE HOMES

- HO-3, HO-5 policy forms. Non-admitted.
- Risks prior claims, prior lapse of coverage.
- Coverage A limit up to \$20Mil; liability limits up to \$1Mil.

PROPERTY: UP TO \$10MIL

- Limits up to \$10Mil over \$1Mil Coverage A
- Available for 1-4 Family homes, including coastal locations
- Historic Homes, Hobby Farms, Mansions considered
- Minimum Premium \$750

DWELLING FIRE: RENTAL, SEASONAL, SHORT-TERM RENTAL

- DP-3 or DP-1 policy form.
- LLC, LP, FP, trust, estates names acceptable.
- Coverage A limit from \$150K to \$5Mil.
- Liability limits up to \$1Mil.

PRIVATE RESIDENTIAL FLOOD: LIMITS UP TO \$5MIL PER PREMISE

- 1-to 4-family homes, rental dwelling, individual apartment/condo unit.
- Building & contents (primary /excess) and other structures.
- Basement contents included under building and contents.
- Loss of use (primary only), debris removal, ordinance & law.

VACANT & BUILDERS RISK: INSTANT ONLINE QUOTE WITH AUGOLD

- DP-1 and DP-3 policy forms.
- Property limits up to \$3Mil TIV. Liability: \$1Mil.
- Multiple locations: for up to 6 per insured.
- Wind deductible up to 2%.

PERSONAL ARTICLE FLOATER

- Blanket jewelry coverage \$10K and \$25K.
- Eligible classes include fine art, jewelry, ski equipment, furs, silverware, golf clubs, furniture, coin collections, stamps, couture, sports & movie memorabilia, rare books, and other collectibles.

STAND-ALONE PERSONAL LIABILITY & EXCESS CPL UP TO \$1MIL LIMIT

- Dog liability included for most breeds.
- Host liquor liability included.
- RV lots or vacant land up to 250 acres.
- Risks with up to 15 locations.

UMBRELLA & EXCESS LIABILITY: UP TO \$10MIL

- Minimum underlying CPL limits: \$100,000.
- Uninsured motorist: up to liability limit (\$25K included in base.)
- Personal cyber liability limits of \$25K & \$50K for personal computer attacks, home system attacks, cyber extortion, online fraud, and data breaches.

CONTACT YOUR DECOTIS UNDERWRITER

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