

## Specialty à la Carte Homeowners Coverages™



Starwind Personal Lines offers a HOMEOWNERSWRAPS<sup>SM</sup>, Personal Articles and Liability policy. The coverages offered are to supplement the typical homeowners or dwelling policy which often excludes or provides limited coverage for certain property as well as offer various liability coverages. Coverages can be combined on one policy for simplicity of policy issuance and tracking for the agent and customer.

### PRODUCT HIGHLIGHTS

- + Option to write coverage à la carte of package together into one policy. This lets you “pick and choose” exactly the coverages your client needs to round out their insurance portfolio.
- + Individually scheduled items (on the personal article floater) require a complete description. Appraisal requirements start at \$25,000.
- + Fully automated solutions with real-time quoting, credit card payment and policy issuance.
- + Back by Underwriters at Lloyd’s, London, A XV rated by AM Best
- + Provided through a Florida-based Managing General Underwriter that specializes in service, ease of doing business through automation and finding

### COVERAGE OPTIONS

- + 1-4 Family Dwelling Liability, individually owned and LLC/Corp/Trust owned
- + Tenant, Co-Op Owner, and RV Pad Liability Coverage
- + Liability Coverage for Short Term Rental Condominium Units
- + Vacant Land
- + Liability Coverage For Homes With Solar Panels
- + Solar Panel Property Coverage (Excluding Wind/Hail)
- + Liability Coverage For Condo Units with an Electric Vehicle Charging Station
- + Personal Article Floater
- + Excess Personal Liability
- + Limited Dock Owners Liability
- + Car Condominium Personal Liability Coverage
- + Animal Related Personal Liability
- + Incidental Farming Personal Liability
- + Personal Injury Liability (libel, slander, etc.)
- + Credit Card, Electronic Funds Transfer Card or Access Device, Forgery and Counterfeit Currency
- + Pool Enclosure + Other Structures on the Residence Premises (property ex-wind)
- + Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I — Property Coverage
- + Water Backup + Sump Discharge or Overflow
- + Property Loss Assessment
- + Home Based Business Insurance Package

*See policy form for exact terms, conditions, limitations and exclusions*

**Don't wait weeks for a quote — become a broker today and get your proposal in seconds!**

Visit our website for exact terms, conditions, limitations, exclusions and pricing

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**StarwindPersonallines.com**

HOMEOWNERSWRAPS <sup>SM</sup> Coverage Options	Available Limits
1-4 Family Dwelling Premises Liability — Individually Owned (rented to others or owner occupied)	\$300K, \$500K, or \$1M
1-4 Family Premises Liability — Corp, Trust, or LLC Owned Residences	\$1M per occurrence, \$2M aggregate
Animal Related Personal Liability Coverage	\$25K or \$50K
Car Condominium Personal Liability Coverage	\$1,000,000
Co-Op Owner Liability — Individually Owned Units (rented to others or owner occupied)	\$300K, \$500K, or \$1M
Co-Op Owner Liability — Trust, LLC, or Corporation Owned Unit	\$1M per occurrence, \$2M aggregate
Credit Card, Electronic Funds Transfer Card or Access Device, Forgery and Counterfeit Money Coverage	\$10K
Electric Vehicle Charging Stations 1-4 Family Liability (coverage for homes with an EV charging station where the HOA/COA needs an additional insured endorsement)	\$1M
Excess Personal Liability (increased coverage over underlying \$100K, \$300K, \$500K limits)	\$200K, \$400K, \$500K, \$700K, or \$900K
Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I Property Coverage	\$25K
Home Based Business Insurance Package	\$300K Liability, \$5K Property
Incidental Farming Personal Liability Coverage	\$300K
Limited Water Coverage	\$10K or \$25K
Limited Dock Owners Liability	\$300K or \$500K
Personal Injury Liability Coverage (libel, slander, etc.)	\$300K
Pool Enclosures and Other Structures on the Residence Premises Coverage — Excluding Wind Property Coverage	\$50K maximum limit (no min. required)
RV Pad Liability (lots can either be owner-use only or rented to others)	\$300K or \$500K
Solar Panel 1-4 Family Dwelling Liability (coverage for homes that have solar panels installed where the electric company needs an additional insured endorsement)	\$1M
Solar Panel Property Coverage (Excluding Wind/Hail)	\$60K
Tenant Liability Coverage	\$300K or \$500K
Vacant Land Liability	\$1M per occurrence, \$2M aggregate
Water Backup and Sump Discharge or Overflow Coverage	\$10K

## PERSONAL ARTICLES COVERAGE OPTIONS

Scheduled coverage available for:

- + Antique furniture\*
  - + Audio/visual equipment
  - + Sports cards + comic books\*
  - + Bicycles
  - + Books\*
  - + Cameras\*
  - + Coins\*
- + Computers
  - + Fine arts (fragile and non-fragile)\*
  - + Furs\*
  - + Gold or silver bullion
  - + Golf clubs + golf carts
  - + Guns\*
  - + Handbags\*
- + Jewelry + watches\*
  - + Memorabilia\*
  - + Musical instruments\*
  - + Rugs\*
  - + Silverware\*
  - + Stamps\*
  - + Wine, whiskey + cigars\*\*

*In house authority up to \$100,000 any single item and \$500,000 total schedule. Higher limits available via referral to the carrier.*

*\*Blanket limit available with a per item max of \$25,000*

*\*\*Blanket limit available with a per item max of \$1,000*