

LexElite[®] Homeowners Insurance

Our homeowners solutions start where standard markets stop: AI RiskSM specializes in addressing difficult-to-place homeowners risks, including:

- mid-to high- value homes
- homes near earthquake zones, flood zones or brush areas
- secondary or seasonal residences
- rental properties
- unprotected properties
- builder's risks
- coastal properties
- corporate-titled properties
- vacant properties

Our solutions come with industry leading financial strength – and rapid turnarounds on submissions and claims.



LexElite Homeowners Insurance

- ISO HO-3, HO-4 and HO-6 policy forms
- Earthquake coverage or earthquake exclusion
- Replacement cost and all-risk coverage on contents; extended replacement cost up to 150 percent of Coverage A
- Optional HO-61 scheduled personal property
- Most standard ISO endorsements available
- Optional builder's risk liability and theft of building materials
- Extended replacement cost options available in most states

Condos & Tenants Insurance available with minimum limits of \$20,000; no maximum limit.

LexElite Excess Flood Insurance

- Excess of the National Flood Insurance Program (NFIP)
- Both coastal and interior risks

LexElite Vacant Dwelling Insurance

- Residential dwellings old or new, coastal or inland.
- 3, 6, or 12 month policies

AI Risk provides coverage nationwide and can file surplus lines taxes in most states.

AI Risk is a licensed broker that serves as a broker offering the LexElite personal lines insurance of Lexington Insurance Company. Lexington is a member company of American International Group, Inc. (AIG) and one of the nation's leading property and casualty insurance organizations with financial strength policyholders can count on long term.

Visit us at www.airisk.com.



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Coverage described in this material may not be available in all states. The product descriptions are not a complete description of all terms, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon by potential insureds. Brokers interested in any of the captioned products should request a specimen copy of the policy form itself for the precise scope and limitations of coverage. Issuance of coverage is subject to underwriting.

U.S. risks placed with a surplus lines insurer must be placed in accordance with state and federal law. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are not protected by such funds. All placements with surplus lines insurers are subject to underwriting by the insurer. The information contained herein is for general information purposes only and does not constitute an offer to sell or a solicitation. The product descriptions are not a complete description of all items, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon potential insureds.