

For more information on LexElite Insurance, please contact:

HOMEOWNERS HO-3

Product Line	Coverage Highlights	Desired Classes
Primary/Secondary/ Secondary Seasonal	Minimum coverage A \$150K/\$500K coastal states (see state-specific guidelines) \$100K - \$1M liability limits available Optional endorsements include: all-risk contents, personal injury, increased special limits, water backup, mechanical breakdown, directors and officers liability, golf cart, watercraft	Limited restrictions. CAT-exposed coastal properties, prior loss activity, older updated homes, tougher breeds of dogs, financially-troubled homeowners, unsupported secondary locations. Limited flood zone restrictions
Rental/Short Term Rental Property	Available liability limits \$100K - \$500K Rental covered under HO-3 vs. dwelling fire	CAT-exposed, coastal properties, prior loss activity, vacation rentals
Builder's Risk	12-month policy, fully earned at binding will convert to homeowners at completion \$100K - \$500K liability limits available Optional coverages include: theft of building material, builder's risk extended coverage; builders risk supplemental application required	Ground-up, mid-term, or long-term projects, homes undergoing renovation Prefer general contractor overseeing project
Corporate Name or LLC	Premise liability only \$100K-\$500K liability limits available Corporate-owned supplemental application required	All classes, including: owned by individual but LLC-name for tax purposes, owned by actual corporation, for use by officers of the company, etc.
Unprotected Risks	Unprotected supplemental application required	Risk must have good response time with adequate water supply, visible, and accessible properties
Log Homes	Log home supplemental application required	Kit homes, newer construction

OTHER LINES

	\$5M TIV (total insured value) (higher limits can be obtained)	Positive flood elevations
Excess Flood	Customized coverages available (maximum limits not required) Coverage provided on a follow form basis Excess of National Flood Insurance Program (NFIP) \$250K/\$100K Excess Flood application/underlying NFIP declarations page, elevation certificate (flood zone A/V) required Excess Flood available as package policy with HO-3 at a discounted premium Coverage enhancements: - \$25K additional living expense and \$25K debris removal included on primary occupancies - Replacement cost value (RCV) vs. actual cash value (ACV) loss settlement on contents for secondary occupancies - Up to \$10K loss of rents available for rental occupancies	Coastal and interior risks in any flood zone. Single family and multi-family dwellings, condominium units, and rental homes
Umbrella Excess Liability	\$1M - \$5M limits available (higher limits can be obtained) Primary or excess over primary Optional coverages: personal injury; UM/UIM (\$1M) Umbrella/excess liability available as package policy with HO-3 at a discounted premium	High profile individuals including: doctors, lawyers, actors, sports figures; difficult driving records including major citations, youthful operators
Personal Articles Floater	\$5M TIV (higher limits can be obtained) ISO Personal Inland Marine form Current appraisals or bill of sale required (within 3 years) for jewelry (\$5K+), fine arts (\$10K+) PAF available as package policy with HO-3 at a discounted premium	Most classes of personal property considered, including: jewelry, furs, cameras, musical instruments, silverware, fine art, guns, firearms, etc. Require detailed schedule with corresponding value/no blanket coverage available
Vacant Dwelling	See Coverage A requirements noted above under Homeowners. 3, 6, and 12-month terms available Dwelling Fire Policy (DP-3) including extended coverage and V & MM Options include: liability	Homes for sale due to relocation, speculative homes, death of family member
Condo/Renters	Condo (HO-6), minimum Cov. A \$5K/Contents \$20K Renters (HO-4), minimum Cov. C \$20K Liability limits available \$100K - \$1M Optional endorsements include: all-risk contents, personal injury, increased special limits, water backup, mechanical breakdown, directors and officers liability, golf cart, watercraft	CAT-exposed coastal properties, rentals, short-term rental properties/vacant condos