



High Value Homeowners

What We Do

Our specialist team has access to multiple Lloyd's contracts. The market for dedicated High Value Homeowner business in Lloyd's is small, and we are proud of our strong working relationships with all key syndicates. Our markets will review all risks including coastal exposures and remote, high protection classes. We also have ability to consider Flood and Earthquake coverages.

In addition to the above, we also have exclusive access to a designated GLISE High Value Homeowners contract which is underwritten and administered in-house.

Our High Value Homeowners division has dedicated in-house authority and the ability to quote with a TIV up to \$5M, meaning we are well placed to provide a response in the event of a rush submission.

High Value Homeowners

The High Value Homeowner facilities is a division of the Binding Authorities department, providing access to three specialised Lloyd's markets;

- Great Lakes Insurance SE
- AmTrust Syndicate No. 1206 at Lloyd's
- Brit Syndicate No. 2923 at Lloyd's

Capabilities & Accessing our Facilities

- No restrictions/aggregate limitations as to the business that we are able to consider
- We aim to provide a response within 24 hours wherever possible
- The ability to place limits up to \$20M any one declaration unless otherwise agreed by Underwriters
- Minimum coverage A: \$250,000-\$500,000 – contract dependent
- Minimum Premium : \$2,000-\$2,500 – contract dependent
- Personal Liability: Up to \$1M any one declaration

Builders Risk

- Minimum Limits: TIV \$500,000 any one declaration
- Maximum Limits: \$10M any one declaration unless otherwise agreed by Underwriters

Claims

Dedicated claims team.

Forms on Offer

- On primary and secondary risks, the coverage will be based on the HO3 Special Form plus Additional Liability Exclusions (2016). This includes limited trampoline and firearm coverage, as well as dog bite coverage for non-aggressive dogs
- Builders/Renovation Risks will be based on the HO3 (Amended) plus the Course of Construction/Renovation Endorsement. If required, we are able to include premises liability
- Condos will be on the HO6 form
- Vacant and tenant occupied homes will be on the DP3 form
- Enhanced coverage forms are available on the majority of risks and happy to discuss

Submission Information

To obtain an indication/quotation we ask that you forward as much of the following information where possible:-

- A signed and dated application/proposal form preferably on an Acord form
- Details of the last full updates to all utilities and roof
- Minimum of 3 years loss experience, including full details of any losses which have occurred
- Expiring Insurers terms and conditions if known
- Desired target premium if known
- Details on any sustained periods without coverage
- On Builders Risks, we will require confirmation of Contractor's insurance. We will also require a COC/Builder's Risk questionnaire (Cannot consider insureds acting as the GC)
- For PC9/10 risks, we will require an unprotected questionnaire
- For risks in the name of an LLC, please provide a completed LLC questionnaire
- For Florida risks, we will require a wind mitigation form where applicable
- Commission payable under these facilities is 20%.

On all new risks bound we will require an inspection report be ordered. With a TIV of over \$1M and in exceptional circumstances we will require this report to be performed by Castle. Our markets are able to consider a wide variety of exposure, so if in any doubt about what may be possible, we ask that you send it in for us to review and discuss with you.



High Value Homeowners Team

Our dynamic team has unparalleled access to the High Value Home Owners market at Lloyd's and has maintained a strong working relationship with all key underwriters for over 10 years. We look forward to working with you.

Please submit all new submissions to HVH@BellandClements.co.uk

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