



High Value Homeowners

About Us

Bell & Clements is a leading expert in understanding and connecting US coverholders and brokers to flexible and innovative insurance solutions. We have the unique ability to combine both inhouse and third-party capacity to provide surplus lines and admitted solutions.

We are a team-orientated employer, a value adding partner and an innovative name in the insurance market. Building on a proven industry background – dating back over 35 years, we have developed and grown a unique and market-leading brand, with the significant resources and support of our parent company Munich Re.

Our team of experts enable us to respond to the individual needs of our customers and to drive forward the very best solutions that match their needs. This flexibility, supported by great innovation, unique capacity offerings and a dedicated team, allows us to work with our partners to quickly provide them with the best solution.



What We Do

Our specialist team has access to a wide range of capacity via Great Lakes Insurance SE (a wholly owned subsidiary of Munich Re). We have exclusive access to a designated Great Lakes High Value Homeowners contract which we underwrite and administer in-house.

Our High Value Homeowners team have dedicated in-house underwriting authority and the ability to quote with a TIV up to \$10m under Great Lakes, meaning however urgent the case may be, we are well placed to provide a quick response.



High Value Homeowners

Bell & Clements has access to our highly specialised London markets for our High Value Homeowner facility:

- Great Lakes Insurance SE



Capabilities And Accessing Our Facilities

- We aim to provide a response within 48 hours, wherever possible
- The ability to place limits up to \$10m, any one declaration, unless otherwise agreed by underwriters
- Minimum coverage A: \$500,000 - contract dependent
- Minimum Premium: \$2,500 - contract dependent
- Personal Liability: Up to \$1m any one declaration
- On all new risks bound with a TIV of over \$1m we require an inspection report to be ordered and in exceptional circumstances we will require this report to be performed by Castle. Our markets are able to consider a wide range of exposures, enabling us to discuss various risks



Forms On Offer

- On primary and secondary risks, the coverage will be based on the HO3 Special Form plus Additional Liability Exclusions. This includes limited trampoline and firearm coverage, as well as dog bite coverage for non-aggressive dogs
- Builders and Renovation Risks will be

based on the HO3 (Amended) plus the Course of Construction and 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

We are keen to provide a quick turnaround on submissions, in order to do this we require the following information to assist in this process:

- A signed and dated application or proposal form preferably on an Acord form
- Details of the last full updates to all utilities and roof - required within the past 30 years or better
- On Builders Risks, we will require confirmation of Contractor's Insurance. We will also require a COC/Builder's Risk questionnaire however, we cannot consider insureds acting as the general contractor
- Minimum of three years loss experience, including full details of any losses which have occurred and mitigation

- Expiring insurer terms and conditions, if known
- Desired target premium, if known
- Details on any sustained periods without coverage
- 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



Claims

Ensuring that policies pay out in the event of a claim is why insurance exists, so we are here to support all of our clients throughout the policy term from accepting the risk to providing the right support in a claim.

- Our experienced international teams will oversee and facilitate your claims requirements
- We will consider delegating claims settlement authority to your team or Third Party Administrator assistance
- We will provide you with a proactive claims management service
- We will provide advice and arrange Third Party Administrator plans for Catastrophic exposures
- We will provide advice and assistance on claims data standards and reporting requirements



High Value Homeowners Team

Like every Bell & Clements division, our team has a huge amount of experience in this market and is well versed in navigating the Lloyd's and international US Homeowners market. We can and will consider most risks so if you think you have something that might fit our appetite, please get in touch with one of the team today.



Builders Risk

- Minimum Limits: TIV \$750,000 any one declaration
- Maximum Limits: \$6.5m any one declaration unless otherwise agreed by underwriters
- We will require confirmation of Contractor's Insurance as well as COC/Builders Risks questionnaire. Note, we cannot consider insureds acting as the general contractor

Our High Value Homeowners team have dedicated in-house underwriting authority, meaning however urgent the case may be, we are well placed to provide a quick response

Key Contacts



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Bell & Clements

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