



EXTRAORDINARY  
INSURANCE  
DESIGNED TO  
EXCEED YOUR  
EXPECTATIONS.



**YOU DESERVE INSURANCE THAT WORKS  
EQUALLY AS HARD AS YOU DO.**

At Vault, we are an insurer that recognizes the value of your lifestyle and exceeds your expectations in protecting it. We create unique insurance solutions tailored to your needs and specially delivered by experts that put service first and we reward you for good risk management. Thoughtful, carefully crafted and dynamic, Vault is redefining the future of your insurance.

Vault Custom was designed to protect the extraordinary quality of materials, customization and attention to detail in higher value homes such as yours. Our superior protection anticipates and responds to the unique needs of exceptional homes, including higher limits and special, broadened coverage. At Vault, you can expect concierge level services that offer ongoing, personalized support as required and cutting-edge technology to simplify and shorten the insurance process.

**HEADQUARTERS**

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New York, NY 10038

**BRANCH OFFICE**

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St. Petersburg, FL 33701

**CONTACT US**

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We have reinvented traditional insurance practices and keep the needs of our clients top of mind, first and always.



See how we have differentiated ourselves from other traditional providers:

COVERAGE	DESCRIPTION	VAULT CUSTOM	TYPICAL INSURER
<b>EXTENDED REPLACEMENT COST</b>	Covers the cost to repair or rebuild your home to its original condition even if the cost exceeds your policy limit (200% of coverage limit with the option to endorse to guaranteed replacement cost)	✓	✗
<b>CASH SETTLEMENT OPTION</b>	Cash out option if you choose not to rebuild your home after a total loss*	✓	✗
<b>CONTENTS REPLACEMENT COST</b>	Automatically provides coverage for your contents without applying depreciation or requiring replacement of item	✓	Not automatically included
<b>LARGE LOSS DEDUCTIBLE WAIVER</b>	Optional endorsement waives all other peril deductible for losses that exceed \$50,000†	✓	✗
<b>BACKUP OF SEWERS AND DRAINS</b>	Provides coverage up to your dwelling limit to your home and contents if you sustain a loss from drain or sewage back up	✓	\$10K; higher limits may be available (Usually \$5K max)
<b>FUNGI COVERAGE</b>	Optional endorsement to increase coverage for losses due to mold or bacteria up to the insurance of your home	✓	Not as broad
<b>LOSS MITIGATION REIMBURSEMENT</b>	Claims payment includes up to an additional \$2,500 for installation of approved loss prevention device that would prevent or mitigate a similar loss	✓	✗
<b>AUTOMATIC COVERAGE FOR TRUSTS AND LLCs</b>	If the sole purpose of the entity is ownership in a home then coverage is automatically afforded to that entity even if it is not listed	✓	✗
<b>EQUIPMENT BREAKDOWN</b>	Optional endorsement to include coverage for the breakdown of HVAC systems, appliances and electronics that help maintain your home	✓	✗
<b>SERVICE LINE COVERAGE</b>	Optional endorsement that pays to repair or replace homeowner-owned exterior underground piping or electrical service lines	✓	✗
<b>JEWELRY COVERAGE</b>	Amount allotted for collectible jewelry \$5,000 automatically included	✓	Not as broad
<b>IDENTITY FRAUD</b>	Coverage up to \$25K for expenses you incur as a direct result of identity fraud	✓	✗
<b>RISK MANAGEMENT SERVICES</b>	Experts on staff provide complementary risk management and loss mitigation guidance	✓	✗
<b>PERSONAL INJURY</b>	Coverage for libel, slander and defamation up to policy limit	✓	\$25,000
<b>DEFENSE COSTS</b>	Coverage for attorney fees included outside of policy limits	✓	✗
<b>HOME CYBER PROTECTION COVERAGE</b>	Optional endorsement for cyber attack, cyber extortion, online fraud and data breach limits: \$25K, \$50K, \$100K, \$250K, \$500K	✓	✗

\*Cash settlement up to the dwelling coverage limit on your policy. †Large Loss Deductible waiver - Deductible must be \$25k or less

Not all products and services may be available in all jurisdictions and the terms and conditions of all products are subject to the applicable policy language.

Vault is the marketing name used to refer to Vault Reciprocal Exchange, a Florida-domiciled reciprocal insurance exchange managed by Vault Risk Management Services, LLC as its attorney-in-fact, and its affiliates. Certain products and services may be provided by its affiliates. Not all products and services may be available in all jurisdictions and the terms and conditions of all products are subject to the applicable policy language. Vault Reciprocal Exchange is rated A- by A.M. Best and Vault Custom is a Vault E&S Insurance Company rated A by A.M. Best.