



IRONSHORE PRIVATE INSURANCE PORTFOLIO™



BEFORE INSURING YOUR IMPORTANT ASSETS, IT'S BEST YOU UNDERSTAND OURS.

With 30 years' experience on average, one of our greatest assets is our senior leadership team. By collaborating with insurance agency partners who provide specialty products and unique solutions to high net worth individuals and families, we've combined local expertise with in-depth resources.

Ironshore's personal lines products offer insurance solutions for homeowner properties valued in excess of \$1 million. We're committed to providing superior service to this unique client segment with a policy customized to their needs based on personal contents and geographic region. After all, no two homes are alike, and their insurance coverage shouldn't be either.

HIGHER, FLEXIBLE PROPERTY AND DEDUCTIBLE LIMITS

- Minimum coverage A values of \$1M and higher.
- Unlimited loss of use coverage.
- Ability to buy-up or down limits for coverages B, C and D to meet actual needs.
- All other perils deductible options available up to \$100,000 and windstorm deductibles of 1% to 5%.
- Deductible reduction plan for higher AOP deductibles which reduces the deductible for each loss-free year.

LIABILITY PROTECTION

- Comprehensive Personal Liability coverage up to \$1M, including personal injury and identify fraud protection.
- Liability coverage can be extended from primary home to cover additional secondary locations.

PRIMARY & EXCESS FLOOD

- Flood and Wind coverage for homeowners with comprehensive property coverage and a streamlined claims process in the aftermath of a weather event.
- Ironshore's primary flood policy exceeds the coverage available under the National Flood Insurance Program (NFIP) and matches the government established limits of \$250,000 on the building and \$100,000 on contents, with the option of securing excess coverage.
- Protection offered is broader than the NFIP, with replacement cost as opposed to actual cash value on damaged contents and additional living expenses if the homeowner is displaced as a result of a flood.

GENEROUS CREDITS FOR SUPERIOR RISKS

- Credits available for risks with superior insurance credit ratings as well as favorable loss history.
- Homes equipped with loss prevention devices (fire/burglar alarms, water leak detection, backup generators) are eligible for generous discounts.
- Customer loyalty credits on renewals and for clients with automobile policies through your agency.

OPTIONAL COVERAGES

- Equipment Breakdown protection with an occurrence limit of \$1,000,000 including \$25,000 service line coverage.
- Family Security Coverage to protect families from the expenses associated with home invasions, stalking, bullying and more.
- Renovation coverage for property under renovation.
- Earthquake coverage with deductible options ranging from 5% to 25%. Earthquake Loss Assessment coverage also available.

PERSONAL UMBRELLA

- Broad, worldwide coverage with limits of \$1 million to \$10 million (subject to minimum underlying limits of homeowners, auto and watercraft liability).
- Available in conjunction with Ironshore's Homeowners policy.
- Coverage for defense costs and attorney fees which exceed the limits available on underlying policies, without reducing the liability limit.
- Optional coverage available for uninsured/underinsured losses. Unlike standard uninsured/underinsured coverage which typically applies only to motor vehicle incidents, Ironshore's coverage also applies to homeowners losses.
- Coverage also available for Employment Practices Liability (EPLI) and Not-For-Profit Directors and Officers Liability.

FINE ARTS & VALUABLES

- Itemized fine art, jewelry, private collections, and other personal valuables with limits up to \$150 million.
- Blanket coverage also available with flexible per item limits.
- Generous modification factors available for larger fine arts (>\$1 million) and jewelry schedules (>\$100,000).

SUPERIOR CLAIMS HANDLING

- Our experienced, client-focused claims team is committed to delivering the highest level of claims service. Whether a loss is small or large, our experienced, professional claims adjusters are dedicated to making the claims process as transparent as possible and to keeping all parties informed at every step along the way. This process enables us to make certain that we stand true to our promise and deliver on our pledge of service. It's why we have continued to earn industry-leading claims scores annually, including a 95% approval rating on our professional and responsive approach and a 93% rating on our knowledge of each and every claim.

STATE-OF-THE-ART SYSTEMS AND SERVICE

- The Ironshore Private Insurance Portfolio will be supported by a leading edge, web-based quote/bind/issue system which will provide streamlined, fast processing and data access.
- For accounts meeting our underwriting eligibility requirements, policies will be processed straight-through to issuance with no underwriting review.
- Policies will be issued electronically, increasing efficiency of policy and billing delivery.
- On-line bill pay service will be available including credit card, debit card and EFT payment options.

2016 STATE ROLLOUT

- Pennsylvania to be available on or about 3/1/16.
- To be followed by New Jersey, Georgia, Connecticut, New York, Virginia, Maryland, Massachusetts and Rhode Island.

CONTACT INFORMATION

Dan Olmsted
Senior Vice President, Private Client Group
(646) 826-4874
dan.olmsted@ironshore.com

Claudia Wetteland
Vice President, Private Client Group
(646) 826-4826
claudia.wetteland@ironshore.com

Curt Goetsch
Vice President, Private Client Group
(404) 845-7542
curt.goetsch@ironshore.com



About Ironshore

Ironshore provides broker-sourced specialty property and casualty coverages for risks located throughout the world. Select specialty coverages are underwritten at Lloyd's through Ironshore's Pembroke Syndicate 4000. The Ironshore group of insurance companies is rated A u (Excellent) by A.M. Best with a Financial Size Category of Class XIV. Syndicate 4000 operates within Lloyd's where the market rating is A (Excellent) by A.M. Best, AA- (Very Strong) from Fitch and A+ (Strong) from Standard & Poor's. For more information, please visit www.ironshore.com.

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