



## 5 Reasons to use Ironshore Private Client

### 1. Financial Strength

A subsidiary of Liberty Mutual Insurance, Ironshore has strong financial backing with an A.M. Best rating of A (Excellent). This means you can rest assured they will be there when it counts — at the time you suffer a loss.

### 2. Superior Coverage and Convenience

Ironshore provides broad, flexible, a la carte coverage personalized to meet your unique insurance needs. Their coverage is far beyond standard industry policies, including full replacement coverage for your home, even if it exceeds your stated policy limit. Their portfolio format eliminates unnecessary coverage duplication and reduces likelihood of coverage gaps that can result from combining policies from different carriers. They offer one seamless electronic policy coupled with the convenience of one bill, and you can choose your preferred payment method through a convenient online bill payment portal.

### 3. Exceptional Value

Ironshore offers an array of credits so you can buy superior coverage at a competitive price. Generous credits are available for risks with superior insurance credit ratings, good loss history and multiple Ironshore policies. Homes equipped with loss prevention devices (e.g., fire/burglar alarms, water leak detection, backup generators) are also eligible for substantial discounts.

### 4. Broad Worldwide Liability Coverage

A personal injury or property damage lawsuit filed against you or your family can have a devastating impact on your financial security. Liability protection is one of the most often overlooked aspects of a personal insurance portfolio. Ironshore offers umbrella liability coverage above the limits on your underlying homeowners, automobile and watercraft policies, including attorney fees without reducing the liability limit. Ironshore's uninsured/underinsured coverage not only protects you in motor vehicle incidents, but also in non-vehicular incidents, a unique feature not available on most umbrella policies.

### 5. Superb White-Glove Claims Service

Ironshore understands that when an asset is compromised or damaged, it can be disruptive and stressful. That's why they're committed to providing their clients with exceptional service and coverage at the time of a loss. This is reflected in the fact that 97% of their customers who've had a claim indicate that they would refer Ironshore to a friend.