



Our Conventional and High Valued (HVH) Homeowners products are among the broadest available in the Surplus Lines market today.

Now you can worry less about your E & O exposure when you find the need to move a client's Homeowners coverage out of the standard market and into Surplus Lines.

COVERAGE HIGHLIGHTS	CWIS CONVENTIONAL	CWIS Optional		HVH STANDARD	HVH Optional
Forms					
HO 00 03 10 00	YES			YES	
HO 00 06 10 00	YES			YES	
Endorsements					
Ordinance or Law	10%	25% / 50%		10%	15% / 25%
Replacement Cost on Contents		YES		YES	
All Risk Personal Property		NO		YES	YES
Increased Special Limits of Liability		NO		YES	
Extended Replacement Cost	110%	125% / 150%		110%	125% / 150%
Business Personal Property/Home Business		YES			\$2,500 / \$5,000
Special Computer Coverage		NO			\$2,500 / \$5,000
Mold Limitation		NO		\$5,000	\$15,000
Water Back up		YES		\$5,000	\$15,000
ID Fraud	\$25,000			\$15,000	
Personal Injury		YES		YES	
Loss Assessment	\$5,000			\$5,000	10k,25k,50k
Golf Cart Physical Damage		NO			YES
Inflation Guard	YES			YES	
Refrigerated Property	YES			YES	
Additional Residence Rented to Others		YES			YES
Scheduled Personal Property		YES			YES
Increased Fire Department Service Charge	\$1,000			\$1,000	
Lock Replacement Coverage	\$500			\$500	
Other					
CPL	100k	300k / 500k		300k	500k / 1,000k
Medical Payments	\$1,000	\$5,000		\$5,000	\$10,000

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