

High Value Homeowners Product Comparison

POLICY FEATURE	DESCRIPTION	STANDARD HO3 POLICY	IRONSHORE (HO-3)	IRONSHORE (HO-5) WITH SUPERIOR HOME ENDORSEMENT
Extended Replacement Cost	Provides additional coverage to rebuild the home (Coverage A) after a total loss, even if the cost exceeds the policy limit by the stated percentage (i.e., 25%, 50% or actual cost).	No	125% available	150% & Full RC available (Full RC not available in FL)
True Flexible Limits for Contents, Other Structures and Loss of Use	Ability to tailor coverage limits (increase, decrease or exclude) to match the true value of personal property, other structures and loss of use.	No	Yes	Yes
Replacement Cost for Contents	Replaces damaged or lost personal property without applying depreciation in most cases.	No	Available	Yes ⁽¹⁾
Special Limits for Contents	Increased sublimits for money, securities, watercraft, jewelry, firearms and more. Please refer to the Superior Home Endorsement for complete details.	No	No	Yes
Landscaping	Replaces or repairs trees, shrubs, plants and lawn after a covered loss.	No	5% of dwelling limit; \$500 per item maximum	5% of dwelling limit; \$5,000 per item maximum
Mold Remediation	Covers property damage and liability due to mold or bacteria resulting from a covered loss.	No	Yes (Limits vary by state)	Yes (Limits vary by state)
Medical Expenses	Pays for bodily injury medical expenses to a third party as a result of an accident caused by you or a domestic pet, or an accident occurring on your property--does not reduce the limit of liability.	\$1,000	\$5,000 and \$10,000	\$5,000 and \$10,000
Sewer, Drain Backup	Covers damage due to water backing up from sewers, drains and sumps not caused by surface water or flood.	No	\$10,000 and \$25,000	\$10,000 to \$1 million
Deductible Waiver	Waives deductible for losses where the direct physical loss to covered property is greater than \$50,000, if deductible for all other perils is \$25,000 or less.	No	No	Yes
Identity Fraud Expenses	Covers expenses due to identity fraud.	No	Yes \$15,000	Yes \$25,000
Loss Assessment	Covers loss assessments levied by a property owner association.	\$1,000	\$1,000 to \$25,000	\$1,000 to \$50,000
Increased Limit for Debris Removal & Landscaping	Increases the limit provided by the standard HO policy.	No	No	Yes

ADDITIONAL COVERAGE OPTIONS (AVAILABLE SUBJECT TO UNDERWRITING ELIGIBILITY)

POLICY FEATURE	DESCRIPTION	STANDARD HO3 POLICY	IRONSHORE (HO-3)	IRONSHORE (HO-5) WITH SUPERIOR HOME ENDORSEMENT
Scheduled Personal Property	Offers coverage for damage to or loss of valuable articles (jewelry, fine art, etc.) with no deductible.	No	Yes	Yes
Personal Umbrella (Excess Liability)	Broad, worldwide coverage with limits of \$1-5 million (subject to minimum underlying limits of homeowners, auto and watercraft liability). Available in conjunction with Ironshore's High-Value Homeowners policy. Optional coverage available for uninsured/underinsured losses, which applies to both motor vehicle incidents and homeowners losses.	No	\$1 million to \$5 million	\$1 million to \$5 million
Primary Flood/Surface Water Option	Covers physical loss or damage to residence, personal property and other structures, including debris removal, caused directly by surface water or flood.	No	\$250,000 Home/ \$100,000 Contents up to \$500,000 Home/ \$250,000 Contents	\$250,000 Home/ \$100,000 Contents up to \$500,000 Home/ \$250,000 Contents
Excess Flood	Covers physical loss or damage to residence, personal property and other structures, including debris removal, caused directly by surface water or flood. Coverage is secondary to coverage provided by Primary Flood policy.	No	Up to \$10 million (excess of Primary Flood)	Up to \$10 million (excess of Primary Flood)
Home & Family Security Endorsement	Covers expenses for home invasion, carjacking, bullying, stalking, child abduction, kidnap and hijacking, including reward coverage. Also provides a death & dismemberment benefit.	No	No	Yes
Equipment Breakdown	Covers direct physical loss to covered property caused by Equipment Breakdown.	No	\$50,000 per occurrence	\$50,000 per occurrence
Builder's Risk	Covers insurable interest in materials, fixtures and/or equipment used in the construction or renovation of a building or structure should those items sustain physical loss or damage from a covered cause.	No	Yes	Yes
Watercraft	Covers a wide range of boats and yachts up to \$750,000 in value, with broad navigational limits. Also available for all personal watercraft (jet skis, waverunners).	No	Yes	Yes
Golf Cart Coverage	Broadened liability coverage; Physical damage coverage is available for additional premium.	No	Yes	Yes

PLEASE REFER TO THE POLICY WORDING & UNDERWRITING GUIDELINES FOR COMPLETE DETAILS ON THE COVERAGES

(1) Replacement coverage for Contents is only applicable when the Personal Property Replacement Cost Loss Settlement Endorsement is attached to the policy.

To learn more about our solutions for high value homes, please contact:



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About Ironshore

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