

US high-value homeowners

Product overview

General

- Primary, secondary, seasonal, tenanted, vacant and course of construction homes greater than \$750k dwelling value in all states.
- All risks are insured on a replacement cost basis.
- Inspections to be undertaken by Castle (www.castleis.com)
- All rates and deductibles are provided by the Hiscox rating matrix or by referral to Hiscox underwriters.
- Up to \$1m personal or premises liability available.

Primary homes

- \$750k-\$1m dwelling value.
 - HO3 form.
 - Water backup, mould, ID fraud and personal injury can be added for an AP depending on the occupancy.
- Greater than \$1m dwelling value.
 - HO5 form.
 - 'Hiscox Primary Home Enhancement Endorsement' (included in pricing).
 - Adds water backup, mould, personal injury and ID fraud.
 - Not applicable to risks with previous water damage/backup claims or if the insured is in the public eye (e.g. celebrity, journalist, etc.).

Secondary/seasonal homes

- HO3 form.
- 'Hiscox Second Home Enhancement Endorsement'
 - Adds water backup and mould coverage.
 - Not applicable to risks with previous water damage/backup claims.
 - Second home endorsement must be used if the enhancement endorsement is not being included.

Tenanted homes

- DP3 form.
- Liability can be added for an AP using the DL 24 01 personal liability form.
 - Must be restricted to premises only using DL 24 11 premises liability form.

Vacant homes

- DP3 form.
- Dwelling, other structures and premises liability only.
- Vacant home endorsement.

Course of construction

- HO3 form.
- Dwelling, other structures and premises liability only.
- Course of construction endorsement.
- Course of construction liability endorsement.

