# 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

- - —— 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

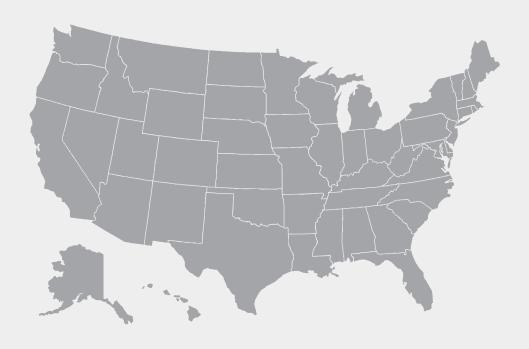
- DP3 form.
- Liability can be added for an AP using the DL 24 01 personal liability form.
  - Must be restricted to premises only using DL 24 11 premises liability form.

#### 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.



Registered in England no. 2590623

Hiscox Syndicates Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.