



**CALIFORNIA**

PREMIER CLIENT HOMEOWNERS COVERAGE



## Premier Client is the best choice for your premier homeowners business

Premier Client homeowners coverage offers your elite customers protection beyond the standard coverage offered by most other carriers. Premier Client was designed to provide our most comprehensive coverage options, with limits that accommodate the unique lifestyle needs of your most affluent customers.

### CUSTOMERS GET MORE WITH PREMIER CLIENT

- Guaranteed Replacement Cost Dwelling included
- Replacement Cost Contents Coverage
- Cash out option for Coverages A and C
- Water backup covered up to Coverage A and C limits
- NatGen Premier Umbrella Coverage limits up to \$10 million
- Market Value Loss Settlement for scheduled personal property
- Personal Injury covered up to Coverage E limits

### FOCUSED ON EASE OF BUSINESS FOR OUR AGENCY PARTNERS

- Rapid underwriting response — Same- or next-day response from underwriting
- Strong financial security — Rated A- (Excellent) by A.M. Best
- Cutting-edge policy service platform — Real-time rating and many more features
- Grow with us — Marketing partnerships, long-term profit programs and other unique wealth-building opportunities





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### COVERAGES TAILORED TO YOUR CUSTOMERS NEEDS

- Premier Client — Targeted coverages and limits to cover higher-value homes
- Security Plus Elite — Expansive additional coverage with even more extensive protection for water backup, ordinance or law, identity fraud reimbursement, and more
- Security Plus — Increased limits for stolen or lost jewelry, watches and furs. Coverage also increases limits for stolen silverware and automatic coverage for personal injury
- OneChoice<sup>SM</sup> Homeowners — Our base coverage, with modest limits offered at a great value

### QUICK, EASY AND EFFICIENT POLICY SERVICE CAPABILITIES

- New business and endorsement processing at the point of sale
- Quick, efficient real-time rating
- Automatic report ordering
- Intuitive underwriting resulting in a one-step quote-to-issue process for most business
- Online and real-time data input eliminates duplicate entry and printed applications
- Daily policy download
- Competitive down payment requirements and a variety of payment options
- Works with FSC and other leading comparative raters



## How to Contact Us

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