

# Offering Solutions for Coverage Gaps

Let Coastal fill your coverage gaps and provide peace of mind

If your coverage is currently in the residual market – your retail agent can assist you in choosing coverages from the Specialty a la Carte program to round out your insurance portfolio. Additional coverages include:

- **Excess Personal Liability Coverage** - an additional \$200,000, \$400,000, \$700,000, or \$900,000 liability coverage that would be in addition to the liability coverage provided by the underlying policy
- **Water Backup and Sump Discharge or Overflow Coverage** - \$10,000 coverage. Primary coverage if not included in the underlying policy, excess coverage if the underlying policy does provide this coverage
- **Limited Water Coverage** - \$10,000 coverage excess over the coverage provided in the underlying policy
- **Loss Assessment Coverage** - \$5,000 or \$10,000 coverage - Excess coverage over what is provided in the underlying homeowners policy.
- **Animal Related Personal Liability Coverage** - can include either \$25,000 or \$50,000 coverage for domestic dogs, cats, or birds if this coverage is excluded by the underlying policy. (NOTE - we do have an aggressive dog breed list which is not eligible for coverage)
- **Personal Injury Liability Coverage** - this coverage can be added if the underlying policy does not include it. This is coverage for things such as libel, slander, etc.
- **Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I - Property Coverage** - \$25,000 coverage. Primary coverage if not included in the underlying policy, excess coverage if the underlying policy does provide this coverage
- **Personal Articles (Floater) Coverage** - broad appetite for various categories of valuable items (jewelry, fine arts, handbags, sporting equipment, musical instruments, etc.). Appraisals are only required for individual items valued at \$25,000 or more. In-house authority for up to \$100,000 per item / \$500,000 total schedule. Higher limits available by referral.
- **Pool Enclosures & Other Structures on the Residence Premises Coverage** - Excluding Wind. You can schedule up to \$50,000 of property coverage for other structures on the residence premises. This is special form excluding wind coverage.

Visit our website for exact terms, conditions, limitations, exclusions and pricing

[www.ciusolutions.com](http://www.ciusolutions.com)

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