



## Specialty à la Carte Homeowners Coverages™

Coastal Insurance Underwriters, Inc. offers a **HOMEOWNERSWRAP<sup>SM</sup>**, **Personal Articles** and **Liability** policy. The coverages offered are to supplement the typical homeowners or dwelling policy which often excludes or provides limited coverage for certain property as well as offer various liability coverages. Coverages can be combined on one policy for simplicity of policy issuance and tracking for the agent and customer.

### PRODUCT HIGHLIGHTS

- Option to write coverage à la carte of package together into one policy. This lets you “pick and choose” exactly the coverages your client needs to round out their insurance portfolio
- Individually scheduled items (on the personal article floater) valued less than \$25,000 only require a clear, recent photo and a good description. Appraisal requirements start at \$25,000.
- Fully automated solutions with real-time quoting, credit card payment and policy issuance.
- Back by Underwriters at Lloyd's, London, A XV rated by AM Best
- Provided through a Florida-based Managing General Underwriter that specializes in service, ease of doing business through automation and finding unique solutions for challenging markets

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**Don't wait weeks for a quote —  
become a broker today and get  
your proposal in seconds!**

### COVERAGE OPTIONS

- 1-4 Family Dwelling Liability, individually owned and LLC/ Corp/Trust owned
- Tenant, Co-Op Owner, and RV Pad Liability Coverage
- Liability coverage for Short Term Rental Condominium Units
- Vacant Land
- Liability coverage for homes with solar panels
- Liability coverage for condo units with an electric vehicle charging station
- Personal Article Floater
- Excess Personal Liability
- Limited Dock Owners Liability
- Animal Related Personal Liability
- Incidental Farming Personal Liability
- Personal Injury Liability (libel, slander, etc.)
- Credit Card, Electronic Funds Transfer Card or Access Device, Forgery and Counterfeit Currency
- Pool Enclosure & Other Structures on the Residence Premises (property ex-wind)
- Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I—Property Coverage
- Water Backup & Sump Discharge or Overflow
- Condominium Property Loss Assessment
- Home Based Business Insurance Package

*See policy form for exact terms, conditions, limitations and exclusions*

**(See back for more coverage highlights and optional endorsements)**

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

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## HOMEOWNERSWRAP<sup>SM</sup> COVERAGE OPTIONS

1-4 Family Dwelling Liability—Individually Owned (rented to others or owner occupied)	\$300,000, \$500,000, or \$1,000,000
1-4 Family Dwelling Liability—Corp, Trust, or LLC Owned Residences	\$1,000,000 per occurrence \$2,000,000 aggregate
Animal Related Personal Liability Coverage	\$25,000 or \$50,000
Loss Assessment—Property Coverage	\$5,000 or \$10,000
Co-Op Owner Liability—Individually Owned Units (rented to others or owner occupied)	\$300,000, \$500,000, or \$1,000,000
Co-Op Owner Liability—Trust, LLC, or Corporation Owned Unit	\$1,000,000 per occurrence \$2,000,000 aggregate
Credit Card, Electronic Funds Transfer Card or Access Device, Forgery and Counterfeit Money Coverage	\$10,000
Electric Vehicle Charging Stations 1-4 Family Liability (coverage for homes with an EV charging station where the HOA/COA needs an additional insured endorsement)	\$1,000,000
Excess Personal Liability Coverage (over underlying DP or HO policy form with either \$100,000 or \$300,000 liability coverage)	\$200,000, \$400,000, \$700,000, or \$900,000
Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I Property Coverage	\$25,000
Home Based Business Insurance Package	\$300,000 Coverage E \$5,000 Coverage C
Incidental Farming Personal Liability Coverage	\$300,000
Limited Water Coverage (property coverage)	\$10,000
Limited Dock Owners Liability	\$300,000 or \$500,000
Personal Injury Liability Coverage (libel, slander, etc.)	\$300,000
Pool Enclosures and Other Structures on the Residence Premises Coverage—Excluding Wind Property Coverage	\$50,000 Maximum Limit (no minimum required)
RV Pad Liability	\$300,000 or \$500,000
Solar Panel 1-4 Family Dwelling Liability (coverage for homes that have solar panels installed where the electric company needs an additional insured endorsement)	\$1,000,000
Short Term Rental Condominium Units	\$300,000 or \$500,000
Tenant Liability Coverage—Liability coverage for residential tenants	\$300,000 or \$500,000
Vacant Land Liability (no structures other than fencing)	\$1,000,000 per occurrence \$2,000,000 aggregate
Water Backup and Sump Discharge or Overflow Coverage	\$10,000

## PERSONAL ARTICLES COVERAGE OPTIONS

Scheduled coverage available for:

- Antique furniture\*
- Audio/visual equipment
- Baseball/sports cards + comic books\*
- Bicycles
- Books\*
- Cameras\*
- Coins\*
- Computers
- Fine arts (fragile and non-fragile)\*
- Furs\*
- Gold or silver bullion
- Golf clubs + golf carts (excluding collision)
- Guns\*
- Handbags\*
- Jewelry + watches\*
- Memorabilia\*
- Musical instruments\*
- Rugs\*
- Silverware\*
- Stamps\*
- Wine, whiskey + cigars\*\*

In house authority up to \$100,000 any single item and \$500,000 total schedule. Higher limits available via referral to the carrier.

\*Blanket limit available with a per item max of \$25,000

\*\*Blanket limit available with a per item max of \$1,000

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