

VYRD

Agent Toolkit

VYRD PROMISE Protection. Security. Understanding.

A New Standard in Florida Homeowners Insurance

Welcome to VYRD!

We get you. We know you are looking for a partner that offers ease of doing business, transparency, and the ability to accelerate sales – so you can best service your customers. That's why VYRD is focused on an agent-driven sales process that immerses YOU into the customer experience strategy.

This toolkit is VYRD's digital resource designed for you. We will keep this updated as our services evolve so it always is your trusted toolkit. Enjoy!

AGENT SUPPORT MATERIAL

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A Word From VYRD

Imagine — A Florida-first, technology-focused insurance community built by Floridians for Floridians.

We not only imagined this — we did this.

VYRD is a technology-based insurance company with an agent and insured-centric philosophy designed to deliver the best insurance experience in Florida. VYRD (pronounced "verd") brought together a team of highly experienced and skilled insurance and technology professionals — and we fully backed them by a joint venture we created with SiriusPoint, a specialty reinsurer and bolt, an insurtech.

VYRD's leadership team has more than 186 years of insurance experience in Florida. We are leveraging the many successes and lessons learned over the years to guide VYRD down a path of differentiation, unique likeness and financial stability for years to come.

As Floridians, our team is all too familiar with the devastation that a hurricane can bring. In the aftermath of a storm, homeowners face an uphill battle as they try to repair damage and rebuild their lives. During this tumultuous time, VYRD is there for policyholders — offering protection, security, and understanding. We work quickly to expedite claims — and we show compassion and empathy to those who have lost so much. This is a time when working with a professional and compassionate insurance company can make all the difference...the VYRD difference.

Essential to our mission, VYRD's goal is to become true partners with our agents. We do this by:

- Building personal connections that inspire trust and transparency
- Using modern tools and technology to ensure you — our valued agents — always have what you need
- Creating a completely different experience for both agents AND homeowners
- Delivering loss prevention tools, comprehensive and enhanced protection and a smoother agent and consumer experience

So why did we give our Florida-first insurance company the name VYRD? Well, we were looking for a way to give homage to Florida's luscious tropical foliage AND to highlight our team of true "go-getters." After much debate and consideration, we kept coming back to the word "green" — a word that symbolizes both "go" and Florida's landscape. Therefore, we put our unique twist on the Spanish word for green (verde) to create a new word that represents the best of our new insurance company. VYRD is the word!

We thank you for becoming a VYRD agent partner and venturing on this journey to set a new standard in insurance.

Sincerely,



David Howard
Chief Executive Officer



Year Built	<p>0 – 50 years: Acceptable Statewide excluding Tri County  0 – 20 years: Miami Dade, Broward and Palm Beach Counties*</p> <p><i>Homes exceeding the age ranges listed above may be considered for exception with proof of renovations and improvements. Including a 4-point inspection dated within one year. To submit for approval: complete quote -> attach 4 point inspection and supporting documentation -> then refer to underwriting</i></p>
Age of Home Inspection Requirements	<p> Homes 20 years and older: 4 Point Inspection Required Statewide <i>Inspection form must be dated within one year.</i></p>
Coverage A	<p> Coverage A minimums: \$400K Statewide, excluding Tri County & SOLO Counties (Masonry, Masonry Veneer, Frame, Superior construction) \$500K Seminole, Orange, Lake, and Osceola Counties (Masonry, Masonry Veneer, Frame, Superior construction) \$400K Broward & Palm Beach Counties* (Masonry & Superior construction only) \$600K Miami-Dade County* (Masonry & Superior construction only)</p> <p>Coverage A maximum: \$1,500,000</p> <p>Maximum TIV \$2,500,000* Coverages A-D must not exceed \$2,500,000</p>
Distance to Coast	<p> Miami Dade, Broward and Palm Beach Counties: No barrier island</p>
Restricted Counties	<p>Agents are eligible to write statewide in all counties except:  • Miami-Dade, Broward, and Palm Beach Counties are limited to agencies domiciled within these counties only • Monroe County remains closed for all agents</p>
Roof Age Statewide	<p> Composition Shingle: up to 10 years* Architectural Shingle: up to 12 years* Tile or Metal: up to 25 years Flat Roofs: Ineligible</p> <p><i>*These age requirements do not apply when ACV roof endorsement is selected or with a receipt of an approved roof certification form completed by a licensed roofing contractor. When ACV Roof Endorsement is selected, risk eligibility is contingent on roof condition. VYRD reserves the right to deny coverage to any risk if the inspection does not meet our requirements, demonstrates adverse conditions, or provides inconsistent information regarding the roof condition. The VYRD roof certification form and instructions can be found in the agent portal under agency forms.</i></p>
Claims	<p> Water: 0 in 5 years Non-Weather: 0 in 3 years Weather (excluding Hurricane): 1 in 3 years</p>
Water Coverage	<p> 40 years and under: Full Water Available Over 40 years: Limited Water Damage only</p>
Flood Requirement	<p> Any risk located in 'Special Flood Hazard Area' (SFHA) must continuously maintain Coverage A flood insurance. The agent is required to upload a copy of the current flood declarations. The SFHA includes Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1-30, VE, and V.*</p> <p><i>*A zones: Flood waiver or Flood Declarations page accepted. V zones: Flood Declarations page required. Flood waivers not permitted.</i></p>
Replacement Cost	<p> Risk must be insured to 100% replacement cost, and up to 125% at the insured's request. VYRD RCE preferred. Other carriers RCE permitted.</p>
Screened Enclosure Carport & Awning	<p> Available in increments of \$10,000 up to \$50,000 max. This coverage can only be added or increased at policy inception or at renewal. Coverage is not available on policies excluding wind coverage.</p>
Prior Insurance/Lapse in Coverage; Cancellation/Non-renewals	<p> Lapse in coverage may be considered for exceptional risks with extenuating circumstances. Submit risk to underwriting for approval and provide detailed reason of lapse.</p>
Trusts and LLC's	<p> Land Trusts Permitted. Homes deeded to an LLC that owns a single residential risk for tax purposes permitted.</p>

Occupancy/Short Term Rentals		Vacancy Ineligible. New Purchase must be occupied within 30 days. <i>Rental Exposure of any kind is not permitted including home sharing in Airbnb, VRBO or similar platforms.</i>
Secondary/Seasonal Residence		Minimum 3 months occupancy; gated OR central station burglar/fire alarm OR limited access OR 24-hour security patrol. No water losses in 5 years. Homes with a homestead exemption are considered primary.
Insured Eligibility		VYRD does not run insurance/FR score. Applicants with bankruptcies, foreclosures, short sales, repos, judgments or liens in the last 5 years are ineligible.
Animal Liability		\$25,000 sublimit with medical payments of \$2,000 can be purchased for an additional premium. The following breeds are ineligible: Akita, Alaskan Malamute, American Staffordshire Terrier, Bull Mastiff, Chow Chow, Doberman Pinscher, German Shepherd, Great Dane, Pit Bull, Presa Canario, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, any Wolf Hybrid or a mix of any of these breeds.
Plumbing Restrictions		Any home with polybutylene plumbing is ineligible. Risks with galvanized plumbing must be submitted to underwriting for approval.
Water Heaters		Hot water heater must be in good condition and: <ul style="list-style-type: none">• Less than ten (10) years of age if located inside the home on the second floor;• Less than fifteen (15) years of age if located inside the home on the first floor; or• Less than twenty-five (25) years of age if located outside of the living area• Tankless Water Heaters - No age limit. Must be in good condition and well maintained.
Electrical Restrictions		150 amp minimum. Electrical panels manufactured by Federal Pacific, Zinsco, Sylvania, Challenger. Presence of fuses, knob and tube, aluminum or cloth wiring are ineligible.
Liability Exposure		Risks with the following liability exposure are considered ineligible: Burglar bars, unfenced pools, slides, diving boards, skateboard, bicycle ramps, and unprotected trampolines.
Deductibles		Hurricane Deductibles: 2%, 5%, 10%; Non-Hurricane Deductibles: \$1,000, \$2,500, \$5,000, \$10,000
Endorsements		See list of Mandatory (page 9) and Available Optional Endorsements (page 10).
Payment Options		Payment Plans: Full Pay • Semi-Annual • Quarterly • Budget 4 Pay <i>Agents may make payments through VYRD agent portal via ACH/E-check only</i> <i>Credit Card Payments must be made by the customer on the VYRD consumer portal or the VYRD app. A 2.99% fee now applies to each credit card transaction. ACH/E-check payment: no fees apply.</i>
Solar Panels		Solar Panels are accepted as long as they are permanently installed on the house. Net metering is also acceptable. When completing an RCE, please remember to include the solar panels. Solar Shingles (i.e. Tesla roofs) not eligible
House for Sale		Homes for sale or expected to be listed for sale within 30 days of the effective date are ineligible.

Contact Information

Agent of Record (AOR) changes are not permitted on VYRD's HO3 program. Policy may be rewritten if risk meets current eligibility criteria.

Mail payments to:
VYRD Insurance Company
PO Box 3033
Bigfork, MT 59911

Overnight Payments
VYRD Insurance Company
215 S. Complex Drive
Kalispell, MT 59901

Claims Correspondence
844-217-6993
claims@vyrd.co

VYRD Claims Address
1870 The Exchange SE
Ste 220 PMB 90402
Atlanta, GA, 30339-2171

Emergency Restoration Services
844-217-6993
claims@vyrd.co

All other correspondence
VYRD Insurance Company
PO Box 3033
Bigfork, MT 59911

Agent & Customer Support
888-806-8973
info@vyrd.co

Agency Services & Compliance
888-806-8973
sales@vyrd.co

Prepare for any storm with our new Flood offering!

VYRD is excited to announce our partnership with Flood Risk Solutions, offering you, our valued agent, an exclusive opportunity to easily quote both private and NFIP flood options.



Why Flood Risk Solutions?

With over 50 years of collective experience in the flood insurance industry, FRS brings a wealth of knowledge and insights to clients, equipping them with a keen understanding of the intricacies and nuances of flood insurance. Offering a broad spectrum of primary, large limit excess, and parametric flood coverages, FRS is poised to redefine how flood risks are managed, serving as a one-stop shop for all things flood-related.



Easy access through the VYRD Agent Portal



Access to a Multitude of Lender Compliant, AM BEST "A" Rated Flood Solutions!



Large Limit

Offering primary & excess layers with limits generally written up to \$5M, with ability to go as high as \$50M+ for selected risks.



Flood Rater

NFIP, excess flood and up to 7 private carriers – multiple indications in a minute or less for single risk locations.



Customized Solutions for Complex Risks

State-of-the-art flood placements can be tailored to manage simple to complex risks.



Book analysis

Let FRS analyze your book for private flood placement, excess and parametric cover.



Deductible Buy-Down

Ask about new Named Storm/Wind/Hail Deductible Buy Down Program(Typical TIV's less than \$100M and Limits of \$1-\$2M)



Flood Consulting for Agency Partners

Consulting services equip agency partners with insights to make informed decisions and offer value to their customers.

Not Registered with FRS?

[VYRD AGENT PORTAL](#)

[FLOOD REGISTRATION](#)

[FLOOD FAQs](#)



Contact Information

Chad LaTour

Managing Partner, Flood Risk Solutions
941-226-4212 • c@floodsol.com





Ways to Save

VYRD loves to pass discounts along to policyholders! You can reduce your premiums by taking simple steps or by providing us with details about features you have in your home or community.



Claim-free Discount

5% off for policies that have not had a prior loss in the 3 preceding years



Secured Community / Building Credit

10-15% off for homes in a subdivision or community that is protected by 24-hr security patrol



HVAC Maintenance Contract Discount

5% in savings for having a semi-annual HVAC contract inspections / maintenance plan



Protective Device Discounts

10-25% discount available for homes with a centrally monitored fire or burglar alarm



Hurricane Protection

2-48% discount depending on individual home characteristics and year of construction



Smart Home Water Protection

40% discount (approximately \$400*) on the water portion of the premium after enrolling in our FREE Smart Monitoring Program



Preferred Contractor Endorsement

5% reduction in premium – applicable only when Preferred Contractor Endorsement is selected. In the event of a covered loss, at our option, we will send our selected preferred contractor to repair or replace the damaged property. This discount may be added at New Business or Renewal. Reduction applies to all individual premium perils other than sinkhole.

*This is an average savings, based on the water premium for 2022 VYRD inforce policyholders. Potential savings will vary.

Mandatory Endorsements and Compliance Documents



Windstorm Exterior Paint or Waterproofing Exclusion

Provide this endorsement on all Homeowners policies that do not exclude wind coverage in Non-Wind Territories 50, 70, 180, 181, 310, 320, 350, 360, 361, 380, 410, 420.



Communicable Disease Exclusion

This endorsement details the exclusions and restrictions of the policy with respect to a communicable disease exposure. Provide this endorsement with all Homeowners policies.



No Section II – Liability Coverages For Home Day Care Business/Limited Section I Property Coverages For Home Day Care Business

This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Provide this endorsement with all Homeowners policies.



Unusual or Excessive Liability Exposure

This endorsement modifies the personal liability limit to a maximum of \$25,000 with respect to unusual or excessive liability exposure. Provides this endorsement with all Homeowners policies.



Golf Cart or Other Motorized Land Conveyance Property Damage and Liability Limitation

Provide this endorsement with all Homeowners policies. This endorsement details the liability and personal property coverage provided to all policies.



Matching of Undamaged Property Special Limit of Liability

We will pay a maximum amount of 1% of the Coverage A and B limit toward undamaged property due to mismatch between undamaged material and new material in adjoining areas if repairs or replacement are reasonable.



Compliance Documents Checklist

- Upload a copy of the signed application within 5 days of binding.
- 4 point inspections must be uploaded at the time of binding
- Flood Declarations page
- Supporting documentation for discounts must be attached at time of binding





Mold / Fungi Increased Coverage

Increased limits of \$25,000 or \$50,000 for mold and fungi due to multiple claims is available for an additional premium



Identity Theft

Additional coverage up to \$25,000 for expenses incurred directly resulting from any one identity theft discovered during the policy period, including resolution services from a consumer fraud specialist; Coverage is subject to the policy's limitations, exclusions, and conditions.



Animal Liability

Additional coverage up to \$25,000 for bodily injury or property damage caused by an animal owned or kept by the insured for which they are legally liable.



Screened Enclosures and Aluminum-Framed Carports

Additional coverage for direct physical damage caused by hurricane loss to screened enclosures and aluminum-framed carports permanently attached to the main dwelling; Coverage is subject to the policy's limitations, exclusions, and conditions.



Personal Property Replacement Cost

Additional coverage for personal property to be settled at replacement cost at the time of loss without deduction for depreciation. Coverage is subject to the policy's limitations, exclusions, and conditions.



Law and Ordinance Increased Coverage

Increased limits: 25% or 50% for construction costs due to new ordinances when repairing your home after a covered loss.



Sinkhole

Additional coverage for direct physical loss to the covered building under Section I caused by sinkhole loss, including the costs incurred to stabilize the land and building; and repair the foundation. Coverage is subject to the policy's limitations, exclusions, and conditions.



Water Back-up and Sump Pump Overflow

Additional coverage up to \$5,000 for direct physical loss to covered property caused by water back up through sewers, drains, or overflow from a sump pump. Coverage includes a \$250 special deductible. Coverage is subject to the policy's limitations, exclusions, and conditions.



Personal Liability Increased Limits

Increased limits of personal liability coverage of \$300,000 or \$400,000 may be purchased for an additional premium.



Limited Water Damage

For a reduction in premium, you have the option to limit water damage coverage to \$10,000. Coverage is subject to the policy's limitations, exclusions, and conditions. **Required for homes over 40 years of age outside of Tri-County. See Tri-County guidelines for risks in these counties.**



Windstorm / Hail Exclusion

Coverage against windstorms from hurricanes and tropical storms



Roof Surfacing Payment Schedule Endorsement

Loss Settlement with respect to a covered loss for roof surfacing caused by the peril of windstorm or hail will be subject to "actual cash value" loss settlement based upon the roof surfacing payment schedule.



Water Damage Exclusion

Water Damage regardless of cause is not covered. This endorsement is subject to the policy's limitations, exclusions, and conditions.



Preferred Contractor Endorsement

Contractor of our choice to make covered repairs to your dwelling or other structures. This endorsement does not reduce the applicable deductible under the policy. Policyholder will be responsible for paying the amount of the deductible to the contractor of our choice. Coverage is subject to the policy's limitations, exclusions, and conditions.

Protection Plus Packages

Our Protection Plus Packages enhance homeowners' policies to cover credit card forgery, jewelry, personal injury, and much more. This optional endorsement helps protect what matters most regardless of where your customers live.

COVERAGES		Basic Limit Included w/policy	Plus	Enhanced	Ultimate
Money	\$	\$200	\$500	\$500	\$500
Credit Card/Forgery	👤≡	\$500	\$1,000	\$1,000	\$1,000
Jewelry/Furs*	💎	\$1,500	\$2,000	\$2,500	\$5,000
Personal Injury**	🛏	Excluded	Excluded	\$100,000	\$100,000
Personal Liability Coverage E	E	Available Options: \$100,000 \$300,000 \$400,000	No Additional	No Additional	+\$100,000 \$500,000 max limit***
Medical Payments Coverage F	F	Available Options: \$2,000 \$3,000	No Additional	No Additional	+\$3,000 \$5,000 max limit
Water Back-Up & Sump Discharge or Overflow	⚡	\$5,000 Available by Endorsement	\$5,000 Available by Endorsement	\$5,000 Available by Endorsement	\$5,000 Included

*No single item may exceed \$1,500

**Annual aggregate limit

***Active Personal Liability Umbrella policy required





VYRD

PHYN

VYRD's Smart Home Water Protection Program

Did you know about 50% of non-CAT homeowner claims in Florida are water-related?¹ VYRD offers proactive protection for your customers with the Phyn Smart Water Sensing Kit

EASY Enrollment & Activation

Less than 15 minutes to set up
. WiFi connection needed for
24/7 leak detection monitoring

40%
Water Premium
Discount
\$400 estimated
savings³

NO COST
Smart Home Kit & Monitoring
Phyn² Smart Water Sensing Kit valued at \$200.
VYRD & Phyn take care of everything

What you need to do:

1 Discuss the program, savings and benefits with your customer when presenting quote and remind them again at point of sale.

2 The Smart Home 40% L3 discount has been automatically applied to the quote.

3 After the policy has been issued, Phyn will ship the kit directly to the customer.

4 The customer will need to download the Phyn app and follow the installation instructions to activate.

How it Works

The customer places 5 sensors in key water source areas of their home (AC handler, toilets, refrigerator, water heater, washing machine) and receives an alert when a leak is detected.

Sensors: monitor for water leaks

Phyn App: alerts and manages their system

VYRD Monitoring: 24/7 monitoring that links to VYRD claims specialists, if necessary



Customers must activate their sensors within 45 days of the policies effective date.

More information: VYRD.co/smart-home



VYRD

PHYN

Smart Home Water Protection Optional Upgrade

Enhanced Protection with Even Greater Savings!

Customers can upgrade to the Phyn Plus automatic water shut-off device and receive a 50% discount on their water premium. The Phyn Plus can detect leaks and automatically shut off your home's water supply to prevent damage.



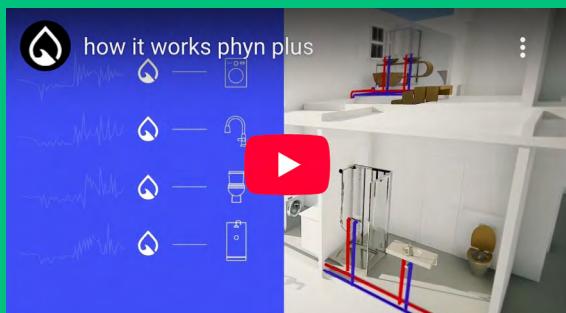
How to help customers interested:

1

Apply the L5 discount to their policy.

2

They must register for the Customer Portal at <https://app.vyrd.co/auth/login> to order the device. The cost is \$899 with professional installation included or \$463.20 if using their own licensed plumber.



More information: VYRD.co/smart-home

Reassurance & Rapid Recovery

Rapid recovery when filing a home insurance claim is vital to your customers. Knowing our established procedures helps your customers understand the process. People entrust their homes to VYRD because they know we will help guide and protect them should a disaster strike.

The VYRD Claims Reporting Process is simple and hassle-free because dealing with the unexpected is stressful enough.

Easy Steps to Get Your Customer's Home Back to Normal

1 File a Claim

24/7 at VYRD.co or call Claims Services at 844-217-6993. For fast claims handling have the following information available:

- Policy number
- Customer contact information, including temporary details where they can be reached if displaced
- Damage description (e.g., a tree fell on the roof, lightning struck the house)
- Mortgage company information (if applicable)

2 Share What Happened

VYRD will review the insured's coverage and arrange for our no-cost preferred emergency restoration services, if necessary. *Should the insured use a vendor of their choice, there is a \$3,000 limit.*



3 Claim Evaluation

- Covered damages will be determined
- In most cases, a licensed contractor will estimate the repairs
- Depending on the severity of the damage, VYRD typically inspects within 48-72 hours
- Payment is processed for the covered loss

4 End-to-End Expert Support

VYRD will support the Insured throughout the claims process and liaise with the preferred contractor about the damages to help get their home back to normal as soon as possible.

Helpful Tip After a Covered Water Loss

Accidental overflow of water from within your plumbing?
CALL VYRD FIRST!

Our preferred emergency restoration services are at the ready to help you recover. There is no additional cost to you as these already are included in your policy.

Emergency Restoration Services: 844-217-6993 • claims@vyrd.co



Roof Surfacing Payment Schedule

This modifies Loss Settlement in the policy form with respect to a covered loss for "roof surfacing" caused by the peril of windstorm or hail. To view the full endorsement, [click here](#).

Roof Age in Years	Composition Shingle	Metal	Clay or Concrete Tile	Wood Shake/ Shingle	Tar/ Gravel	All Other Material Types
< 1	100%	100%	100%	100%	100%	100%
1 – < 2	96%	99%	98%	98%	96%	96%
2 – < 3	92%	98%	96%	96%	92%	92%
3 – < 4	88%	97%	94%	94%	88%	88%
4 – < 5	84%	96%	92%	92%	84%	84%
5 – < 6	80%	95%	90%	90%	80%	80%
6 – < 7	76%	94%	88%	88%	76%	76%
7 – < 8	72%	93%	86%	86%	72%	72%
8 – < 9	68%	92%	84%	84%	68%	68%
9 – < 10	64%	91%	82%	82%	64%	64%
10 – < 11	60%	90%	80%	80%	60%	60%
11 – < 12	56%	89%	78%	78%	56%	56%
12 – < 13	52%	88%	76%	76%	52%	52%
13 – < 14	48%	87%	74%	74%	48%	48%
14 – < 15	44%	86%	72%	72%	44%	44%
15 – < 16	40%	85%	70%	70%	40%	40%
16 – < 17	36%	84%	68%	68%	36%	36%
17 – < 18	32%	83%	66%	66%	32%	32%
18 – < 19	28%	82%	64%	64%	28%	28%
19 – < 20	25%	81%	62%	62%	25%	25%
20 – < 21	25%	80%	60%	60%	25%	25%
21 – < 22	25%	79%	58%	58%	25%	25%
22 – < 23	25%	78%	56%	56%	25%	25%
23 – < 24	25%	77%	54%	54%	25%	25%
24 – < 25	25%	76%	52%	52%	25%	25%
25 – < 26	25%	75%	50%	50%	25%	25%
26 – < 27	25%	74%	48%	48%	25%	25%
27 – < 28	25%	73%	46%	46%	25%	25%
28 – < 29	25%	72%	44%	44%	25%	25%
29 – < 30	25%	71%	42%	42%	25%	25%
30+	25%	70%	40%	40%	25%	25%

To mitigate risk from hurricanes and other catastrophes, VYRD has implemented a comprehensive reinsurance program

VYRD Insurance Company entered into contracts with multiple private reinsurance companies and with the State Board of Administration of Florida, which administers the Florida Hurricane Catastrophe Fund.

HIGHLIGHTED PARTICIPANTS IN VYRD'S PROGRAM*

AM BEST RATED 'A-' (EXCELLENT) OR BETTER

SiriusPoint Bermuda Insurance Company Ltd.

Everest Reinsurance Company

Odyssey Reinsurance Company

Various Lloyd's syndicates

CONTRACTS PROVIDE VARIOUS COVERAGES, LIMITS, AND RETENTIONS

They cover hurricanes, tropical storms, tornadoes, and other large events. The Florida Hurricane Catastrophe Fund agreement covers only storms designated as hurricanes by the National Hurricane Center.

TWO REINSURANCE TOWERS

1ST TOWER

Provides reinsurance sufficient to cover in excess of the Company's probable maximum loss resulting from a 1 in 175-year storm based upon VYRD's exposure as of 9/30/24.

2ND TOWER

Provides reinsurance sufficient to cover a second event in excess of the Company's probable maximum loss resulting from a 1 in 71-year storm based upon those same exposures.

FINANCIAL STABILITY RATING® OF "A" EXCEPTIONAL FROM DEMOTECH, INC.

A

VYRD's reinsurance program meets that which is required by Demotech, Inc., an independent rating agency which has provided VYRD with a financial stability rating of A, the most recent affirmation of which can be viewed on Demotech's website found [here](#).

*VYRD has partnered with over 30 reinsurance companies in its program.





Our Promise to You

Partnerships and VYRD's Promise to Agents

With the singular goal of providing a comprehensive package for our agents (so they can best serve their customers), VYRD carefully vetted and selected vendors to provide streamlined services for our insurance vision. These partners, listed below, allow VYRD to fulfill our promise to agents: to build trust through personal connections and strong relationships and to utilize cutting-edge technology to build the absolute best Florida-first insurance community.

We are VYRD. Built by Floridians for Floridians.





VYRD

We're VYRD



FLORIDA FIRST

Diverse skilled team:
186 years of executive
know-how



[LEARN MORE](#)

COMMON SENSE UNDERWRITING

You are at the center
of our underwriting



[LEARN MORE](#)

TECH FORWARD

Data-Driven
Leak Detection
Monitoring
Robust Consumer App



[LOG IN](#)

PROACTIVE PROTECTION

Water Sensors
offered, enabling
premium discounts



[LEARN MORE](#)

EXCLUSIVE PARTNERSHIPS

100% sold
through agents



[LEARN MORE](#)

FINANCIALLY STABLE

"A" Exceptional rating
from Demotech, Inc.



[LEARN MORE](#)

DIGITAL CLAIMS ECOSYSTEM

Fully integrated end-to-end
customer experience



[LEARN MORE](#)

CUSTOMER CENTRIC

"Love that VYRD sent
me sensors to place
across my house for
water leaks! With a
discount—love that!
And I like how VYRD
is a new company
and is disrupting how
things are typically
done."

- Jamie P., VYRD Customer

[VYRD.CO](#)





VYRD

Smart Home Water Protection Program

Proactively Protecting Your Home with Phyn –
a leading provider of Smart Home Water Sensors

Avoid Costly Water Damage to your Home – Save Money with VYRD

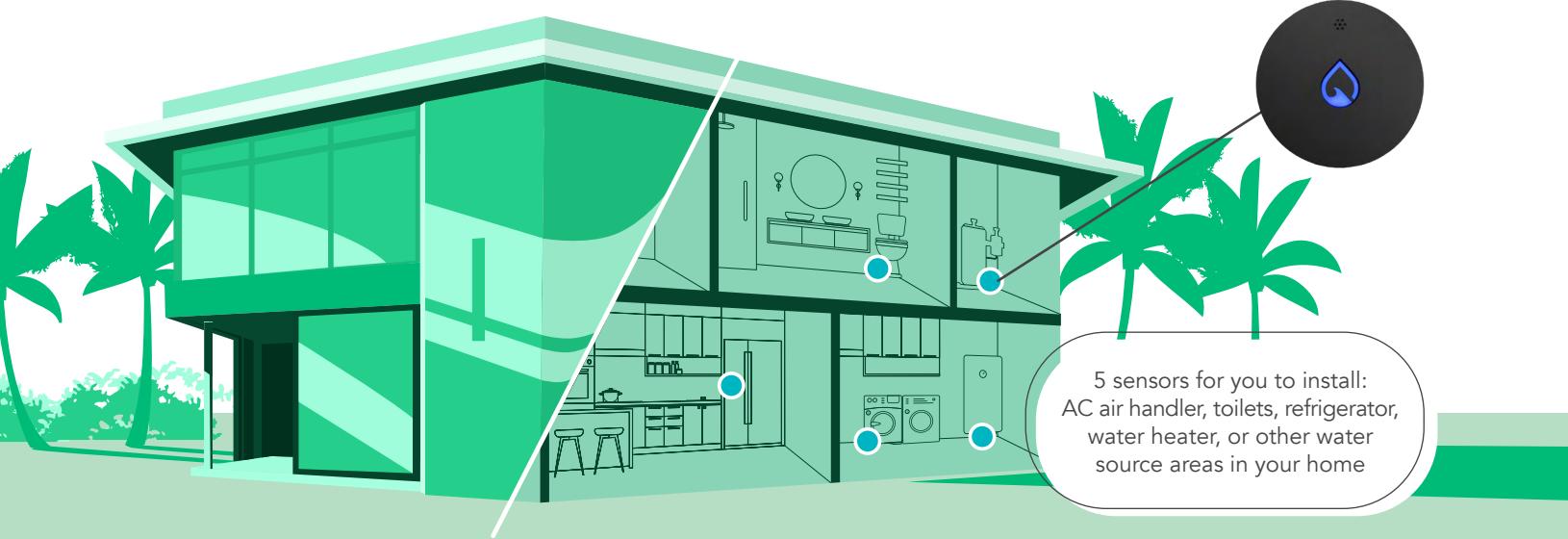


Phyn Smart Water 5-pack Starter Kit¹
Alerts you when a leak is detected

Program Includes:



40% the water portion of your premium
– an average savings of **approximately \$400²**



It's Easy to Get Started & Keep Your Discount After Becoming a VYRD Customer

1

Your kit will arrive in the mail!

- Phyn will ship directly to you

To ensure your discount stays in effect, install the system within 45 days of your policy effective date.

2

Install the Sensors

- Download the Phyn App, and get your sensors up and running (less than 15 minutes)



3

Relax

- Your home is protected
- The Phyn Smart Water Sensor alerts you audibly, visually and with SMS and app notifications the moment it comes in contact with water
- Enjoy the savings on your policy!

For more information, visit VYRD.co/smart-home.

¹ The Phyn Smart Home Monitoring system and related support will be provided by Phyn. VYRD is not responsible for the system or any home monitoring.

² This is an average savings, based on the water premium for VYRD inforce policyholders. Potential savings will vary.



VYRD

PHYN ♠

HOUSEHOLD DEVICE PROTECTION

PROTECT ALL PHONES, LAPTOPS & TABLETS
IN YOUR HOME FOR ONE LOW PRICE!

You may be paying too much
for device protection!
Now you can protect all phones, laptops
and tablets in your home.



Your devices are your modern-day essentials,
right after safeguarding your home sweet home.

\$33
AVERAGE
PER MONTH*
Other Protections

VS

\$16.58
PER MONTH
or \$199 Annually
VYRD

Comparable Plans*

Apple Care +
Based on 1 MacBook Pro, 2 iPhones, 1 iPad Pro

\$34.30
per month

Samsung Care +
Based on 2 phones, 1 tablet, 1 PC: tier 4 pricing

\$45.30
per month

Allstate (SquareTrade) Family Plan
Covers 4 phones only

\$19.99
per month

Accidents, failures or damages?

This device protection plan covers multiple devices in the household whether it's accidental phone damage or liquid damage, our protection program has you covered**.



Screen cracks



Liquid damage



Mechanical
failures



Accidental
damage

Visit deviceprotection.vyrd.co for more information.



VYRD INSURANCE COMPANY

*Other service providers pricing subject to change.

**Covers two claims per year per household. Please note that our device protection offer does not cover loss or theft-related events.