

LUXURY HOMES & APARTMENTS



Some of the most beautiful homes and apartments are the most difficult to insure. Whether you live by the coast or in a gated community, apartment building or high exposure area, Sprezzatura has the ability to handle your insurance needs. Our comprehensive homeowners’ policies are designed for those whose residences have a replacement cost in excess of \$1 million USD. Our Private Client Insurance packages also have the ability to pair multiple residences located in different regions of the world under one policy. Our homeowners policies include coverage for personal property, landscaping, damage caused by pets, fragile items and exposure to catastrophic events such as hurricanes & earthquakes.

SPREZZATURA PRIVATE CLIENT

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Insurance Group, LLC

PRIVATE CLIENT



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SPREZZATURA
PRIVATE CLIENT
INSURANCE

Sprezzatura is an insurance firm that offers a wide array of products for high net worth individuals who demand the best coverage for their valued possessions. Luxury residences, automobiles, yachts, personal aviation, artwork and jewelry are some of the numerous insurance lines we offer our private clients. Our company will tailor an insurance package that will not only mitigate your risk effectively but also offer a high level of service and personal attention. Concierge-style claims handling will ensure our customers are properly cared for when they need us most.

One of the most attractive attributes of each private client insurance package is that our clients' insurance needs are managed in-house, eliminating the need for various brokers or policy expiration dates. Sprezzatura's account executives will regularly contact private clients throughout the policy term to make sure that no gaps in coverage arise. Excess liability coverage for up to \$100 million USD is available to our private clients so that their interests are safeguarded beyond policy limits. This coverage will support all lines of insurance that are part of a Sprezzatura private client package.



AUTOMOBILES

Insuring high-end vehicles can be a great burden, especially if the policy includes multiple automobiles and drivers. Sprezzatura Private Client Insurance makes it possible to appropriately cover our clients' automobile needs with ease. Here are just a few of the benefits of insuring your high-end automobile with Sprezzatura: worldwide liability coverage, liability limits of up to \$1 million per occurrence and replacement cost coverage (regardless of market depreciation).



PRIVATE AVIATION

Our Private Client Insurance program provides coverage for jets, turboprops, helicopters and piston-powered aircraft. Sprezzatura will work with our clients to solve any aviation-related risk including excess liability for fractionally owned aircraft and classic/museum owned aircraft collections. Excess aviation war risk coverage to comply with European Union liability requirements is available as well.



MARINE VESSELS



Sprezzatura's yacht insurance professionals understand the needs and expectations of boat owners. We can insure vessels of all types and sizes from small pleasure boats to large super yachts. Policies cover all aspects of your vessel from the hull, engine(s) and personal effects on-board to the crew. Sprezzatura can also insure vessels cruising to any destination in the world. Docking your vessel in hurricane-prone areas is not a problem with Sprezzatura because we are committed to continually insuring our client's vessels no matter the potential risks.



PRIVATE COLLECTIONS



Whether you collect fine art, jewelry, antique furniture, wine or any form of memorabilia, Sprezzatura Insurance Group will provide the coverage you require. We work with our clients to protect their most delicate, valuable and rare possessions. Regardless of their location, each piece included on your policy is covered in the event of damage due to theft, fire, earthquake, flood, hurricane and even accidental breakage.