

High Value Homeowners

Kinsale's High Value Homes Division provides coverage for homes with Dwelling Values \$1M and above across a wide variety of home styles. Our creative and practical solutions for your hard-to-place dwellings include primary coverage on a primary or ground-up basis and excess coverage on an unsupported basis.

Target Classes

Single-family homes over \$1M Dwelling Value

- Gentleman's farm (or "Hobby Farms")
- Historic homes
- Mansions
- Mountain homes
- Ranches
- Waterfront homes

Avoided Risks

- Multi-family homes
- Multi-property schedules
- Row homes

Policy Structure

Primary

- Proprietary homeowners form similar to HO3
- Coverage available on a primary or ground-up basis

Excess

- Follow-Form Excess available on an unsupported basis
- Can sit in excess of sublimits on the primary coverage

Capacity

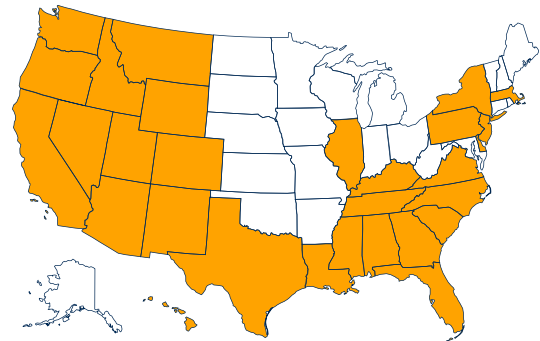
- Up to \$5M primary capacity
- Up to \$10M excess capacity (unsupported only)

Submission Requirements

- Broker specifications
 - Effective date
 - Requested coverage and perils, including Statement of Values or acceptable Homeowners application
- Completed Kinsale HV supplemental application
- Five-year loss summary

Coverage Territory

- Excess coverage available in all 50 states
- Primary coverage available in AL, AZ, CA, CO, DC, DE, FL, GA, HI, ID, IL, KY, LA, MA, MS, MT, NC, NJ, NM, NV, NY, OR, PA, SC, TN, TX, UT, VA, WA, & WY



 Primary coverage available

Submission Address

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Homeowners resources**

