

HOMEOWNERS



DECUS INSURANCE BROKERS



WELCOME TO DECUS INSURANCE BROKERS

At Decus, we have several in-house binding authorities and facilities specifically designed to assist in the efficient quoting, binding and certificate issuance for small/middle-market businesses. Below please find some of the facilities we can offer you and your customers (full details of any mentioned below are available upon request). Security is 100% Certain Underwriters at Lloyd's unless stated otherwise.

The property team we have built at Decus has a varied experience base with excellent underlying knowledge of several areas of property insurance. Whether placing a specialist facility for a portfolio of business, broking smaller accounts under one of our in-house authorities or placing large multi-state programs, we can consider them all.

Decus Insurance Brokers
The Scalpel, 18th floor, 52 Lime Street
London EC3M 7Af
Registered in England No. 6382680
Authorised and Regulated by the Financial Conduct Authority No. 477319



HIGH VALUE HOMES

What we can offer our clients?

We are in the privileged position of offering our clients a bespoke Homeowners Policy for your High Net Worth clients. We have a number of facilities in place and have seen the most success with Coverage A in excess of \$500,000 where the standard markets have declined to provide terms.

High Value Homes Coverage (HO3/HO5 & DP3)

Our markets offer comprehensive coverage for high net-worth homeowners located anywhere in the USA or the Caribbean with a maximum capacity of \$25m.

Apetite

- All risks are considered, however, must be built or fully updated within the last 25 years
- Bespoke coverage A,B, C & D limits available
- Multi schedule dwellings available upon request
- High Profile Occupancy (Athlete, Celebrity)
- Catastrophe Exposures (Wind, Flood, Earthquake and Brushfire)
- PC 9/10
- Caribbean Exposure
- Course of Construction (ground up renovation)
- Homes held in the name of an LLC, Corporation and Association
- Poor prior claims record

Perils:

All risks excluding earthquake and Flood. Wind only & Ex-wind available upon request.

Standard Offering

- HO3/HO5 wording
- Personal or premises liability available from Coverage extensions
- Medical payments up to \$25k
- All risks are insured on a replacement cost basis
- Panel of inspection companies available with preferential rates of \$1,000 AOP & 2% Wind/Hail

Coverage Extensions

The following can be endorsed subject to underwriting criteria and an additional premium:

- Increased sublimits such as mold, water back-up, loss assessment
- Extended replacement cost
- Mechanical breakdown - Flood - Earthquake



UNIT OWNERS COVERAGE

What we can offer our clients?

We are in the privileged position of offering our clients a bespoke Condo Policy for your High Net Worth clients. We have a number of facilities in place and have seen the most success with individual properties excess of \$250,000 where the standard markets have declined to provide terms.

Unit Owners Coverage (HO6)

Our markets offer comprehensive coverage homeowners located anywhere in the USA or the Caribbean.

Apetite

- All risks are considered, however, must be built or fully updated post 1981
- Bespoke coverage A, C & D limits available
- Multi –unit and multi building schedules available upon request
- High Profile Occupancy (Athlete, Celebrity)
- Catastrophe Exposures (Wind, Flood, Earthquake and Brushfire)
- PC 9/10
- Caribbean Exposure
- Course of Construction (ground up renovation)
- Homes held in the name of an LLC, Corporation and Association
- Poor prior claims record

Perils:

All risks excluding earthquake and Flood. Wind only & Ex-wind available upon request.

Standard Offering

- HO6 Wording
- Flood Included as standard If the unit is above the ground floor
- Special coverage A included as standard for all policies
- \$5k Mold, Water back-up & Loss assessment Included as standard (higher limits available)
- Liability from \$100,000 to \$1,000,000
- No Inspections required
- Minimum Deductibles of \$1,000 AOP & 2% Wind/Hail

Coverage Extensions

The following can be endorsed subject to underwriting criteria and an additional premium:

- Catastrophic ground collapse
- Special coverage C
- Blanket or scheduled PAF

**ANTHONY STRAIN, DIVISIONAL DIRECTOR** ANTHONY.STRAIN@DECUSBROKERS.COM

Anthony joined the industry in 2000 working for the D.P. Mann Syndicate. He then spent 8 years at Bell & Clements working firstly in the In House Underwriting team, and then assisting the management of Binding Authority contracts & carrier relationships. In 2012, Anthony joined Ironshore in London to build out a book of Binding Authority business, and underwrite the open market property book.

In 2016, Anthony joined the Agora Syndicate as part of the original management team. He went on to lead Property Open Market and Binding Authorities teams. He joined Decus in 2022 as Head of Property, leading the established Binding Authority team, and built out an Open Market Property team. The team have a commitment to service and finding solutions for our clients needs.

**GARETH DAVIES, ASSOCIATE DIRECTOR** GDAVIES@DECUSBROKERS.COM

Gareth started his insurance career in 2002 as a broker at THB Insurance Brokers. He developed his knowledge of the property space by working on a wide range of accounts, from large individual Open Market placements through smaller SME businesses down to prior submit lineslip risks. In 2007 Gareth moved to NMB (now Ed Brokers) where he worked in the Specialty Division handling Open Market business that was generated on the back of the numerous binders and relationships that the division had. In 2009, Gareth joined Decus to work on the lineslip business and also assist with larger Open Market risks. Gareth still works on a wide range of commercial property accounts, from large individual Direct & Facultative opportunities to managing several binders for Decus' US clients. He has very strong relationships within the London market across various Underwriting disciplines and prides himself on his responsiveness to clients' needs. |

**MATTHEW BISCOE, ASSOCIATE DIRECTOR** MBISCOE@DECUSBROKERS.COM

Matt started in 2001 as a claims broker for the North American division of HSBC Insurance Brokers specialising in Property; Liability and Transportation business. In 2006 he then moved to a placing role within that division broking Property and Package accounts under in-house binding authorities and the open market. In 2010 as part of a division move to Gibbs Hartley Cooper (Marsh Company) Matt moved to become a key member of the Property Binder team concentrating purely on specialist delegated authority solutions. In 2012, he moved to Decus Insurance Brokers where he has continued to build out and grow the North America SME Binder book to where it is today.

**MIKE ARGENT, ASSOCIATE DIRECTOR** MARGENT@DECUSBROKERS.COM

Michael started his insurance career with Decus in 2013 as a Junior Broker. Over the past 10 years he has progressed to his current position as an Associate Director. This involves the handling and placement of North American Personal Lines property business with a particular focus on binding authority. The Personal Lines portfolio at Decus generates a yearly policy premium of over 10 million dollars. In addition to this, Michael handles daily submissions that fall outside of binding authorities, as well as the placement of contracts. He maintains cover holder and underwriter relationships, supervises colleagues within the property team, has in-house underwriting authority for multiple contracts, which allows business to be quoted and bound on an underwriters behalf.

**DANIEL ALLEN, BROKER****DALLEN@DECUSBROKERS.COM**

Daniel started his insurance career at Decus in 2017 after completing his A-level studies and receiving Level-3 AAT Accountancy qualification as well as A-Levels in Mathematics and Finance. Initially, Daniel started as a Junior Assistant for our Programs Division where he learned key communication skills and invaluable knowledge of the Lloyd's market. Daniel then joined Decus' Claims Department for 20 months where he became a key member of the team.

While in the Claims division, Daniel handled various lines of business with a particular focus on Property and Medical Malpractice claims, progressing into handling all claims for the Open Market team.

Following his time on Claims, gaining knowledge of property coverages and triggers, Daniel was transferred to our Property division to assist with the growth of our Commercial Property portfolio.

**DANIEL FARRUP, BROKER****DFARRUP@DECUSBROKERS.COM**

Daniel started his insurance career at ACE European Group in 2012 focusing on reinsurance. He then moved to Munich Re Underwriting continuing his career in reinsurance. Following 2 years here, Daniel moved to Catlin whereby he was an assistant underwriter in the professional lines team. Looking for a new challenge, Daniel started as a Broker in the property team in 2017, where he learned invaluable knowledge about the Lloyd's market and the US property insurance landscape. While in the property team Daniel has specialised in the US binding authority market.

**BLAIR CARTWRIGHT, BROKER****BCARTWRIGHT@DECUSBROKERS.COM**

Blair started his insurance career in 2013 on the Lloyd's Apprentice scheme. This involved a 4 month placement at a broking house & 8 month placement at an underwriting firm. He then worked part time in the Construction underwriting team at CNA Hardy for three years whilst studying for a History degree at University College London. Upon graduating with a 2:1, Blair started as an Underwriting Assistant in the Direct & Facultative team at Agora Syndicate. Rising to the role of Underwriter, Blair developed a detailed knowledge of pricing, aggregate management & client relations. Blair joined Decus in March 2023 to start building out the Open Market offering at Decus.

**KIERAN REEVE, JUNIOR BROKER****KREEVE@DECUSBROKERS.COM**

Having completed his studies at university in 2018 Kieran commenced his journey into insurance at Gallagher as an Account Manager within their UK Housing and Real Estate teams. Kieran's main responsibility in this time was the negotiation and implementation of specifically tailored programmes of insurance for a wide variety of clients in the UK Real Estate Sector. The programmes included but were not limited to the following lines of cover; Property, Terrorism, Combined Liability, Builder Risks, Professional Indemnity, Motor Fleet and Cyber Liability. At the start of 2022 Kieran begun his career with Decus as a member of the property team. Since then, his main responsibilities have been the handling and placement of North American Personal Lines & Commercial property business, with a particular focus on binding authority contracts but also the placement of submissions that fall outside the parameters of these facilities.