



# HOMEOWNERS

Low to Mid Value Homes

## Welcome to the London Market



### 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 between \$100,000 and \$500,000 where the standard markets have declined to provide terms.

#### Low to Mid Value Homes Coverage (HO3/HO5 & DP3)

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 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.

37-39 Lime Street

London EC3M 7AY and at Lloyd's

Registered in England No. 6382680

Authorised and Regulated by the Financial Conduct Authority No. 477319

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**LLOYD'S**

Lloyd's of London offers a financial rating of A+ (S&P), AA- (Fitch), A (A.M. Best)



## Standard offering

- H03/H05 wording
- Personal or premises liability available from \$300k to \$1m
- Medical payments upto \$25k
- All risks are insured on a replacement cost basis
- Panel of inspection companies available with preferential rates

## 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

## Occupancy Specific

Primary, secondary/seasonal, tenanted/rental/short term rental, secondary with rental, vacant, renovation & course of construction.

## DECUS DIRECT (Online Platform)

Here at Decus, we have created an online platform which will allow you to obtain real time indications/quotes at a touch of a button, leaving you with more time to concentrate on selling, not data entry.

### Key Features

- Real time indications
- Firm Quotes
- Binders
- Certificate issuance
- Bordereaux reporting



<https://direct.decusbrokers.com/>

## What is our turnaround?

We aim to respond within 24 hours as certain individuals within our office have in-house authority.

We trust this information helps further clarify our Homeowners product we are able to provide for you, although please feel free to contact one of our team members for any questions or enquiries you may have.

### Our details are as follows:

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