



HOMEOWNERS

Unit Owners Coverage

Welcome to the London Market



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 including wind and flood (Above the ground floor), excluding earthquake. Ex-wind not available (Wind only coming soon!)

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

- 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 assesment 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

Occupancy Specific

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

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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