

Your “Premier”  
choice for...

## Specialty Personal Lines



---

### HIGH VALUE HOMES

---

#### Target Risks

Competitive terms for preferred VIP accounts.

Ability to also consider harder to place high value risks:

- Foreign Ownership
- Log Construction
- Multiple Mortgages
- Vacant Homes
- Short Term Rentals

---

#### Coverage Available

- Homes Valued \$1,500,000 up to \$15,000,000
- All Risk Coverage
- Guaranteed Replacement Cost
- Personal Liability - including libel, slander, mental anguish & more
- Rebuilding to Code – No Limit
- Debris Removal – No Limit
- Identity Fraud
- Higher Special Limits for Jewelry, Incidental Business Property etc.
- Personal Property Coverage provided for:
  - Property kept at another residence – 20% limit
  - Students attending college or university
  - Parents in a Nursing Home
- Optional Mechanical Breakdown Endorsement
  - HVAC
  - Saunas
  - Pool Equipment
  - Home Automation
  - Sump Pumps
- Optional Overland Water coverage
  - Limits up to \$250,000 available in some postal codes
  - Includes tidal flooding (other than tsunami)
- Optional Service Line Coverage

---

#### Features & Benefits

- Deductible waived if loss greater than \$50,000
- Professional appraisal completed at no cost to the insured
- Options for Higher Deductibles
- Discount may be available for Automatic Water Shutoff Valve

---

#### Why Premier?

An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none

---

#### Application and Contact Information

[Download application now](#)

[Contact an Underwriter now](#)

Visit our website for details on all the unique programs offered by Premier.  
All our applications, policy forms, brochures and other useful documents can be  
downloaded from our website. [www.premiergroup.ca](http://www.premiergroup.ca)

**PREMIER**  **canada**