



Higher Liability Limits - Premier's Personal Umbrella Policy

If your client needs higher liability limits, Premier can provide an Umbrella Liability quote:

- Available on a stand-alone basis
- Limits up to \$10 Million
- Worldwide Coverage
- Unlimited Legal Defense Costs
- Coverage for properties, automobiles, recreational vehicles, watercraft
- Ability to cover property in the US

think Premier...
for all your Specialty needs.

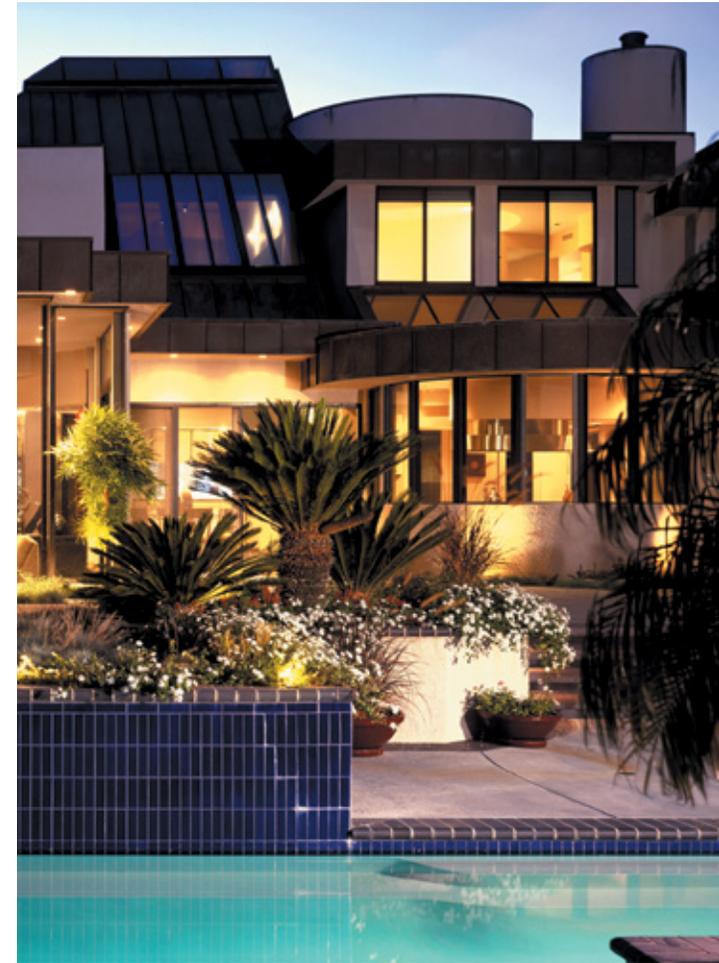
For a High Value Home quote
and more information, contact
your local insurance broker:

Visit www.premiergroup.ca for applications,
policy wordings and more information

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Information contained in this brochure is only an outline of coverages available. Actual coverage may vary, for exact terms, definitions, limitations and extensions, please talk to your broker and refer to your final policy wording.

High Value
Home Insurance



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Target Risks

Competitive terms offered for preferred VIP accounts, or harder to place high value risks, such as:

- Homes valued \$600,000 up to \$25 Million
- Foreign Ownership
- Seasonal Homes (incl. rentals)
- Private Islands
- Unprotected Risk Locations
- Log Construction
- Vacant Homes



Coverages & Features Unique to Premier:

- Deductible waived if loss greater than \$50,000
- Complimentary professional appraisal for dwellings valued over \$1M (appraisals completed by recognized firm within last 36 months are also acceptable)
- Options for Higher Deductibles
- All Risk Coverage
- Guaranteed Replacement Cost
- Sterling Loss Settlement Endorsement – Replacement Cost and No Requirement to Rebuild, available on certain accounts.
- Personal Liability coverage including libel, slander, mental anguish & more
- Rebuilding to Code – No Limit
- Debris Removal – No Limit
- Identity Fraud Coverage
- Higher Special Limits for Jewelry, Incidental Business Property etc.
- Personal Property Coverage for:
 - Property kept at another residence
 - Students attending university
 - Parents in a nursing home