

Make yourself comfortable

Homeowners Insurance

PRIVATE CLIENT GROUP



Custom-built solutions for exclusive homes

Where you live says a lot about how you got there. We at Chartis understand that your home—be it a suburban showpiece, coastal getaway, urban loft or other fine property—is one of the most important aspects of your successful lifestyle. Our Private Client Group can build a robust yet simple plan to insure it properly.

Following are just a few of the many advantages of our homeowners insurance:

Rebuilding costs

In many instances, your coverage can enable you to rebuild on-site to match the exceptional building quality of your home—including unique and historic residences—even if doing so exceeds your policy limits.

Contents replacement

Damaged personal property can be repaired or replaced with new item(s), without deductions for depreciation.

Additional living expenses

If your home becomes uninhabitable, you can be reimbursed for necessary increases in living expenses; includes loss of income if the home is rented.

Back-up of sewers and drains

You're covered for physical damage caused by the back-up or overflow of sewers, drains or sump pumps on your property. Protection extends up to your policy limit without special deductibles.

Landscaping coverage

This broad, flexible coverage is ideal for those with elaborate gardens.

Cash settlement options

If you're faced with the total loss of your property, you can receive a cash settlement rather than rebuild on-site.

Deductible options up to \$100,000

Choosing to take on more up-front risk may lower your annual premium.

Business property

We provide up to \$25,000 for business property that you own or lease.

Damage caused by domestic pets

Repair or replace items damaged by Fido or Fluffy. This useful coverage typically is excluded from other homeowners' policies.

Optional policy enhancements

We offer a broad range of enhancements that you can add to your policy to help protect the unique aspects of your home, your family's well-being, and even the planet, such as:

- **Equipment breakdown coverage** to cover the sophisticated electronic and mechanical aspects of today's high-tech homes.
- **Green rebuilding coverage** that allows you to restore, repair or replace items with environmentally friendly materials.
- **Flood coverage** that goes far beyond the limits of most homeowners' policies or federal flood program benefits.¹
- **Additional coverage options** are available that your insurance advisor would be happy to share with you.

¹ Homes in X, B, or C flood zones.



Managing risk, preventing loss

We also offer innovative supplemental services to further protect your particular needs. These are complimentary to all eligible policyholders.

On-site residential inspections

We can visit your home and recommend ways to reduce the chance of having a claim, and ensure that your coverage is sufficient to repair structural damage should it occur. Our specialists are proficient at evaluating custom homes and have extensive experience with documenting and assessing one-of-a-kind architectural features.

Wildfire Protection Unit®

If you live in an area prone to wildfires, this service provides an added layer of protection.² At the onset of the season, trained wildfire mitigation professionals can visit your property to provide a vulnerability assessment. If needed, they'll spray perimeter brush with the same powerful, yet safe, fire retardant used by the U.S. Forest Service. If an active wildfire threatens your home, a response team is dispatched, and access permitting, will attempt to treat your residence again. Although not a private fire department, we comply with official ordinances and directives.

Hurricane Protection Unit®

We aim to help coastal homeowners² prepare effectively for hurricane season, and minimize the impact of wind and water on their properties after a major storm. Prior to hurricane season, we offer one-on-one consultations to help you create action steps and timelines to execute well in advance of hurricane season. After a storm has passed, mobile units visit affected areas to make short-term structural repairs, extract water and deploy drying equipment.

And more...

We can help you minimize water damage caused by faulty plumbing or freezing temperatures. We can provide access to background checks of your full-time domestic staff to ensure that they are both qualified and credible. You also can look to us for guidance on home security system planning and design. These are just a few of many valuable options we offer.



More than just insurance

Comprehensive coverage is just the beginning. Private Client Group can help:

- Reduce the chance of property damage
- Maximize safety
- Ensure that the right amount of coverage is in place
- Offer unparalleled support at claim time

Insurance for your world

Our program considers your assets as well as your lifestyle. Policies complement one another, helping eliminate gaps or overlaps in coverage. Look to us to safeguard all that you hold dear by covering:

- Homes
- Excess Liability
- Yachts
- Automobiles
- Private Collections
- And more...

² Eligibility requirements apply; enrollment required. The Wildfire Protection Unit is available in select areas of CA and CO. The Hurricane Protection Unit is available in select areas of FL, NJ, NY and SC.

Chartis is a world-leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, Chartis has one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength.

Private Client Group is pleased to work exclusively with the finest independent insurance advisors. If your current agent or broker doesn't have access to our program, visit www.chartisinsurance.com/pcg to locate a trusted representative in your area.



Private Client Group
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