



High Value Homeowner's

Rationale

Your affluent clients need more forms of coverage than the standard homeowner's policy can provide, but they probably haven't even thought about it. You can prevent a coverage crisis by offering them policies specifically designed to meet their needs.

Coverage Enhancements

- ◆ Guaranteed home replacement cost—no cap
- ◆ Replacement cost on unattached structures
- ◆ Umbrella coverage to \$100,000,000 available
- ◆ Worldwide coverage on liability, personal property, new purchases, and auto (including lease and rental vehicles)
- ◆ Scheduled items replacement cost up to 150% of scheduled value
- ◆ Identity fraud coverage
- ◆ Kidnap and ransom coverage
- ◆ Flood coverage available
- ◆ Lock in auto values annually—no depreciation until renewal
- ◆ Personal property covered for breakage
- ◆ Private event coverage
- ◆ Extra coverage for collections
- ◆ Stand alone Florida coverage available

Coverage A
starts at
\$500,000!

Why Grand General?

- ◆ Presenting your clients with multiple quotes quickly will leave them impressed!
- ◆ Unfamiliar with the coverages? Let us be your experts!

Companies

