



Surplus Line Managers, Inc.
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LexElite® Homeowners Insurance

LexElite Homeowners Insurance provides attractively-priced coverage for complex homeowner exposures with solutions designed for the unique needs of our insureds.

By combining industry standard ISO forms with our own Lexington-developed endorsements, we are able to provide policies to fit individual needs. Our innovative products, including Upgrade to Green®, LexElite Eco-Homeowner®, LexShareSM HOME Rental Coverage, Cyber SafetySM Coverage, and LexElite® Pet Insurance, provide unique coverage that may not be available in other markets.



Lexington Insurance is a leading provider of wide-ranging, reliable coverages for complex and unique personal lines exposures nationwide. We are committed to providing innovative products to meet our customers' needs and changes in the marketplace.

As the leading U.S.- based surplus lines insurer, Lexington provides security, flexibility, and quality with each policy.

Coverage Highlights

LexElite Homeowners Insurance is written on the industry standard ISO HO 3 policy form and can be tailored to clients' needs with many standard ISO endorsements and custom LexElite endorsements available, including:

- Coverage for:
 - Wind and earthquake
 - Homes written in the name of an LLC, corporation, or trust
 - Rental properties written on HO 3 rather than limited DP form
 - Hard-to-place risks, such as older, fully-updated homes and homes with loss history
 - Replacement cost and all risk coverage for contents
 - Limited mold and pollution protection available
 - Mechanical breakdown coverage included
 - Incidental business and increased limits on business property
 - Optional identity theft and accidental death and dismemberment
 - Builder's Risk policies written on HO 3 form converted to a full homeowners policy upon completion
- Upgrade to Green, providing environmentally friendly replacement cost coverage
- LexElite Eco-Homeowner, providing extended coverage for the environmentally-conscious homeowner
- Pet Insurance provides reimbursement for covered veterinary expenses for dogs and cats incurred as the result of named perils including vehicular accidents
- Cyber Safety Coverage providing liability coverage for damages arising from cyberbullying events for which the insured is legally liable
- LexShare HOME Rental Coverage explicitly designed to respond as the sharing economy reshapes the home and condo rental market



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Additional Highlights

- Attractive deductibles options, including wind deductible buyback
- Package policy discounts available when combining homeowners with excess flood or personal inland marine policies
- Coverage A Minimum values of \$150,000 **except** for California – \$200,000; Louisiana – coastal parishes \$250,000; Michigan – Wayne county \$300,000
- No maximum limits. Lexington is an industry leader for high value dwellings and can provide unique solutions for difficult placements

As the leading U.S.-based surplus lines insurer, Lexington is able to provide tailored programs for a broad range of quality risks. The above minimum values are guidelines and dependent upon overall risk characteristics. Please contact your underwriter to discuss our flexible options for risks outside of this criteria.

With the LexElite package policy, insureds can extend homeowners insurance to include coverage for excess flood or a personal articles floater. By purchasing any of these coverages with homeowners insurance, policyholders can benefit from rate discounts and help to prevent gaps or overlaps in coverage. A LexElite package policy also streamlines insurance management with a single invoice and renewal date.

Claims Services

LexElite claims are handled by professionals experienced in examining and processing claims for complex personal lines exposures.

