



Surplus Line Managers, Inc.
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LexElite® Personal Lines Insurance

Risk Specialists Companies Insurance Agency, Inc. (RSCIA) is able to provide access to tailored programs for a broad range of quality personal lines risks. The following minimum values are guidelines and dependent upon overall risk characteristics. Please contact us to discuss the flexible options available for risks outside of this criteria.

Homeowners HO 3

Product Line	Coverage Highlights	Desired Classes
Primary/Secondary/ Secondary Seasonal	<ul style="list-style-type: none"> Minimum Coverage A \$150,000 all states except, California - \$200,000; Louisiana Coastal Parishes only - \$250,000; Michigan Wayne County only - \$300,000 – No Maximum Coverage A \$100K – \$1M liability limits available Optional coverage endorsements include: LexElite® Homeowners; LexShareSM HOME Rental Coverage; LexElite Eco-Homeowner®; Cyber SafetySM Coverage; Pet Insurance; Upgrade to Green®; All-Risk Contents; Personal Injury; Increased Special Limits; Water Backup; Mechanical Breakdown; Golf Cart Coverage; Watercraft Liability; Extended Replacement Cost 	<ul style="list-style-type: none"> Monoline or package CAT-exposed coastal properties Prior loss activity: both severe losses and loss frequency Older updated homes Tougher breeds of dogs with an Animal Exclusion Difficult to place unprotected risks Unsupported secondary locations Multi-family homes California quake coverage Brush exposure Corporate name or LLC Other items not listed here willing to review on a case by case basis
Rental/Short Term Rental Property Short term rentals include weekly; monthly rentals or rentals under home share agreements including Airbnb	<ul style="list-style-type: none"> Minimum Coverage A - Refer to Product Line, Primary/Secondary/Secondary Seasonal, Coverage Highlights for details Rental exposures covered under ISO HO 3 policy form Optional coverage endorsement include: LexShareSM HOME Rental Coverage 	<ul style="list-style-type: none"> CAT-exposed coastal properties Prior loss activity (same as noted above) Vacation rentals
Builder's Risk	<ul style="list-style-type: none"> Minimum Coverage A - Refer to Product Line, Primary/Secondary/Secondary Seasonal, Coverage Highlights for details 12 month policy with the ability to convert to Homeowners policy upon completion of construction/renovation Optional coverage endorsements include: Theft of Building Material; Builder's Risk Extended Coverage Builder's Risk Supplemental Application required to bind coverage 	<ul style="list-style-type: none"> Ground-up, mid-term, or long-term projects Homes undergoing renovation Prefer general contractor overseeing project but willing to review with licensed subcontractors
Corporate Name or LLC	<ul style="list-style-type: none"> Premise liability only Corporate-Owned Supplemental Application required 	Most classes, including: <ul style="list-style-type: none"> Owned by individual but LLC-name for tax purposes Owned by actual corporation For use by officers of the company, etc.
Unprotected Risks	<ul style="list-style-type: none"> Unprotected Supplemental Application required 	<ul style="list-style-type: none"> Prefer good response time with adequate water supply, visible and accessible properties
Log Homes	<ul style="list-style-type: none"> Log Home Supplemental Application required 	<ul style="list-style-type: none"> Kit homes, newer construction, older construction, hand hewn logs

Other Coverage Lines Available

Product Line	Coverage Highlights	Desired Classes
Excess Flood	<ul style="list-style-type: none"> No maximum or minimum coverage requirements. Full underlying limits required on primary flood. Customized coverages available (maximum limits not required) Coverage provided on a follow form basis excess of the National Flood Insurance Program (NFIP) \$250K/\$100K Excess Flood Application/underlying NFIP declarations page required Coverage enhancements: <ul style="list-style-type: none"> \$25K additional living expense and \$25K debris removal included on primary occupancies Replacement cost value (RCV) vs. actual cash value (ACV) loss settlement on contents for secondary occupancies Up to \$10K loss of rents available for rental occupancies 	<ul style="list-style-type: none"> Available as monoline or package Discount on package policies Positive flood elevations Negative flood elevations are considered No COBRA zones Coastal and interior risks in any flood zone Single family and multi-family dwellings Condominium units Rental homes
Personal Articles Floater	<ul style="list-style-type: none"> No maximum or minimum coverage requirements ISO Personal Inland Marine form Current appraisals or bill of sale required within 3 years for jewelry (\$25k) and fine arts (\$50k) PAF available as package policy with HO 3 at a discounted premium 	<p>Most classes of personal property considered including:</p> <ul style="list-style-type: none"> Jewelry Furs Cameras Musical instruments Miscellaneous items considered Fine art Guns Furniture Silverware
Vacant Dwelling	<ul style="list-style-type: none"> Same Coverage A requirements noted above under Homeowners 6 & 12 month terms available Vacant Dwelling - defined as Vacant WITHOUT contents (written as DP-3) Unoccupied Dwellings - Vacant Dwellings WITH contents (written as HO-3) Vacant's with contents (unoccupied) written under HO-3. Options include: Liability Insurance 	<ul style="list-style-type: none"> Homes for sale due to relocation, speculative homes, death of family member, etc.
Condo/Renters	<ul style="list-style-type: none"> Condo (HO 6), minimum Coverage A \$5K/Contents \$20K Renters (HO 4), minimum Coverage C \$20K Liability limits available \$100K – \$1M Optional endorsements include: All-Risk Contents; Cyber SafetySM Coverage; Personal Injury; LexShareSM HOME Rental Coverage; Increased Special Limits; Water Backup; Mechanical Breakdown; Golf Cart; Watercraft 	<ul style="list-style-type: none"> CAT-exposed coastal properties, rentals, short-term rental properties/vacant condos



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