


**Ironshore Personal Lines®**  
**High Value Homeowners**  
**Product Comparison**


POLICY FEATURE	DESCRIPTION	STANDARD HO3 POLICY	AVAILABLE COVERAGE OPTIONS	
			IRONSHORE (HO-3)	IRONSHORE (HO-5) WITH SUPERIOR HOME ENDORSEMENT
Extended Replacement Cost	Provides additional coverage to rebuild the home (Coverage A) after a total loss, even if the cost exceeds the policy limit by the stated percentage (i.e., 25%, 50% or actual cost).	No	25%	50% & Full RC (Full RC not available in FL, GA, NC, & SC)
True Flexible Limits for Contents, Other Structures and Loss of Use	Ability to tailor coverage limits (increase, decrease or exclude) to match the true value of personal property, other structures and loss of use.	No	Yes	Yes
Replacement Cost for Contents	Replaces damaged or lost personal property without applying depreciation in most cases.	No	Yes	Yes
Special Limits for Contents	Increased sublimits for money, securities, watercraft, jewelry, firearms and more. Please refer to the Superior Home Endorsement for complete details.	No	No	Yes
Mold Remediation	Covers property damage and liability due to mold or bacteria resulting from a covered loss.	No	Yes	Yes
Preventative Measures	Covers reasonable and necessary cost for protection of residence premises when in imminent danger by an extreme act of nature covered by the policy.	No	No	\$10,000
Cost of Temporary Repairs	Pays for reasonable and necessary cost for temporary repairs to protect covered property from further damage.	No	No	Yes
Medical Expenses	Pays for bodily injury medical expenses to a third party as a result of an accident caused by you or a domestic pet, or an accident occurring on your property--does not reduce the limit of liability.	\$1,000	\$5,000 and \$10,000	\$5,000 and \$10,000
Sewer, Drain Backup	Covers damage due to water backing up from sewers, drains and sumps not caused by surface water or flood.	No	\$10,000 and \$25,000	\$10,000 to \$1 million
Green Coverage	Pays to repair or replace damaged property with environmentally "green" alternatives.	No	No	\$10,000
Loss Prevention Device	Pays the cost to purchase and install an approved device to prevent the same covered loss from occurring in the future.	No	No	\$2,500

POLICY FEATURE	DESCRIPTION	STANDARD HO3 POLICY	AVAILABLE COVERAGE OPTIONS	
			IRONSHORE (HO-3)	IRONSHORE (HO-5) WITH SUPERIOR HOME ENDORSEMENT
Food Spoilage	Pays for food/wine stored in a refrigerator which spoils due to loss of power or mechanical breakdown.	No	No	Yes (wine limit of \$5,000)
Deductible Waiver	Waives deductible for losses where the direct physical loss to covered property is greater than \$50,000, if deductible for all other perils is \$25,000 or less.	No	No	Yes
Cash Settlement Option	Offers the lesser of the replacement cost or the limit of insurance for the dwelling and other structures if not rebuilding after a total loss.	No	No	Yes
Identity Fraud Expenses	Covers expenses due to identity fraud.	No	\$15,000	\$100,000
Loss Assessment	Covers loss assessments levied by a property owner association.	\$1,000	\$1,000 to \$25,000	\$100,000 with no deductible

POLICY FEATURE	DESCRIPTION	STANDARD HO3 POLICY	AVAILABLE COVERAGE OPTIONS	
			IRONSHORE (HO-3)	IRONSHORE (HO-5) WITH SUPERIOR HOME ENDORSEMENT
Fire/Police Department Charges	Covers cost assumed by contract or agreement with fire department when called to protect property from a covered loss. Pays for police department charges for responding to accidentally activated burglar alarms	No	No	Yes
Increased Limit for Debris Removal & Landscaping	Increases the limit provided by the standard HO policy.	No	No	\$100,000

ADDITIONAL COVERAGE OPTIONS (AVAILABLE SUBJECT TO UNDERWRITING ELIGIBILITY)				
Scheduled Personal Property	Offers coverage for damage to or loss of valuable articles (jewelry, fine art, etc.) with no deductible.	No	Yes	Yes
Primary Flood/Surface Water Option	Covers physical loss or damage to residence, personal property and other structures, including debris removal, caused directly by surface water or flood.	No	Yes	Yes
Excess Flood	Covers physical loss or damage to residence, personal property and other structures, including debris removal, caused directly by surface water or flood. Coverage is secondary to coverage provided by Primary Flood policy.	No	Yes	Yes
Home & Family Security Endorsement	Covers expenses for home invasion, carjacking, bullying, stalking, child abduction, kidnap and hijacking, including reward coverage. Also provides a death & dismemberment benefit.	No	Yes	Yes
Equipment Breakdown/Service Line Coverage	Covers direct physical loss to covered property caused by Equipment Breakdown and/or Service Lines.	No	\$1M equipment breakdown and \$25,000 service line limits (per occurrence)	\$1M equipment breakdown and \$25,000 service line limits (per occurrence)

**ADDITIONAL PRODUCTS AVAILABLE (CONTACT UNDERWRITING):**

- Umbrella/Excess Liability - Broad, worldwide coverage with limits of \$1-10MM (subject to minimum underlying limits of homeowners, auto and watercraft liability).
- Builder's Risk - Covers insurable interest in materials, fixtures and/or equipment used in the construction or renovation of a high value single family home.
- Watercraft/Yacht - covers a wide range of boats and yachts up to \$750,000 in value, with broad navigational limits. Stand-alone yacht policy available for yachts up to \$10MM in value.

**PLEASE REFER TO THE POLICY WORDING & UNDERWRITING GUIDELINES FOR COMPLETE DETAILS ON THE COVERAGES**

THE OPTIONS SHOWN IN THE PRECEDING CHART ILLUSTRATE A SELECTION OF COVERAGE OPTIONS AVAILABLE AS PART OF THE IRONSHORE HVHO POLICY. THE AVAILABLE OPTIONS AND LIMITS NOTED MAY VARY BY STATE. PLEASE REFER TO YOUR QUOTE OR POLICY FOR THE ACTUAL COVERAGE OPTIONS AND LIMITS INCLUDED.

**CONTACTS**

**CURT GOETSCH**  
**Vice President, Personal Lines**  
 Tel. 404-845-7542 | curt.goetsch@ironshore.com

**JASON SUESS**  
**Assistant Vice President, Personal Lines**  
 Tel. 404-803-3580 | jason.suess@ironshore.com



Ironshore, a Liberty Mutual Company, provides broker-sourced specialty property and casualty insurance coverages for varying risks located throughout the world. Select specialty coverages are underwritten at Lloyd's through Ironshore's Pembroke Syndicate 4000. The Ironshore group of companies is rated A (Excellent) by A.M. Best with a Financial Size Category of Class XIV and A (Stable) by Standard & Poor's. Pembroke Syndicate 4000 operates within Lloyd's where the market rating is A (Excellent) by A.M. Best, AA- (Very Strong) by Fitch, and A+ (Strong) by Standard & Poor's. For more information, please visit: www.ironshore.com.

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Bound insurance policies, rather than summaries thereof, govern. Not all insurance coverages or products are available in all states or regions and policy terms may vary based on individual state or region requirements. Some policies may be placed with a surplus lines insurer. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.