

LEXElite®

HOMEOWNERS HO-3

Product Line	Coverage Highlights	Desired Classes
Primary/Secondary/Secondary Seasonal	Available limits \$200K - \$10M+ (See State Specific Guidelines) \$500K+ Coastal States/Counties Optional Endorsements include: All Risk Contents; Personal Injury; Increased Special Limits; Water Backup; Mechanical Breakdown; Directors & Officers Liability; Golf Cart; Watercraft	Limited restrictions. CAT exposed coastal properties; prior loss activity, older updated homes, tougher breeds of dogs; financially troubled homeowners; unsupported secondary locations. Limited flood zone restrictions
Rental/Short Term Rental Property	Available liability limits \$100K - \$500K Rental covered under HO-3 vs. Dwelling Fire	CAT exposed, coastal properties, prior loss activity, vacation rentals
Builders Risk	12 month policy, fully earned at binding will convert to homeowners at completion \$100,000 - \$500,000 liability options Optional Coverages included: Theft of Building material; Builders Risk Extended Coverage Builders Risk Supplemental App Required	Ground-up construction; protected risks; General contractor overseeing project, mid-term projects, homes undergoing renovation or rehab work
Corporate Name or LLC	Premise liability only \$100k-\$500k Corporate Owned Supplemental App required	All Classes including: Owned by individual, but LLC-name for tax purposes, Owned by actual corporation, for use by Officers of the
Unprotected Risks	Unprotected Supplemental App Required	Risk must have good response time and adequate alternative water supply. CSF&B alarms PC 10
Log Homes	Log Home Supplemental App Required	Kit homes, newer construction

OTHER LINES

Product Line	Coverage Highlights	Desired Classes
Excess Flood	\$5M TIV (higher limits can be obtained) Customized Coverages Available (Max limits not required) Coverage provided on a 'following; form' basis Excess of National Flood Insurance Program (NFIP) \$250/\$100 Excess Flood App/Underlying NFIP Dec Page Elevation Certificate (Flood zone A/V) Excess Flood available as package policy with HO-3 at a discounted premium	Positive Flood Elevations Coastal and interior risks in any flood zone. Single Family and multi-family dwellings, condominium units and rental homes
Umbrella Excess Liability	\$1M - \$5M (higher limits can be obtained) Primary or Excess over Primary Optional Coverages: Personal Injury; UM/UIM (\$1M) Umbrella/Excess Liability available as package policy with HO-3 at a discounted premium	High Profile Individuals Including: Doctors; lawyers; actors; sports figures; Difficult Driving Records including Major Citations, Youthful operators
Personal Articles Floater	\$5M TIV (higher limits can be obtained) ISO Personal Inland Marine Form Current Appraisals or bill of sale required (w/in 3 years) for jewelry (\$5k+) Fine Arts (\$10k+) PAF available as package policy with HO-3 at a discounted premium	Most classes of personal property considered including jewelry, furs, cameras, musical instruments, silverware, fine art, guns, firearms etc
Vacant Dwelling	<u>See coverage A Requirements noted above under Homeowners.</u> 3, 6, 12 month terms available Dwelling Fire Policy (DP-3) including extended coverage and V&MM Options Include: Liability	Homes for Sale due to relocation; speculative homes; death of family member
Condo/ Renters	Condo (HO-6) minimum Cov A \$5,000/Contents \$20,000 Renters (HO-4), minimum Cov C \$20,000 Liability \$100,000 - \$1M available Optional Endorsements include: All Risk Contents; Personal Injury; Increased Special Limits; Water backup; Mechanical breakdown; Directors & Officers Liability; Golf Cart; Watercraft	CAT exposed coastal properties, rentals, short term rental properties /vacant condos.

CONTACT INFORMATION - BOSTON

Regional Offices	Phone/Email	States of Responsibility
Michael Carosi, <i>Manager</i>	(617) 330-8485 e-fax: (866) 366-8257 Michael.Carosi@chartisinsurance.com	AI Risk Boston handles risks countrywide for brokers located in: CT, DE, DC, ME, MD, MA, NH, NJ, NY, PA, RI, VA, VT
Joshua Burke	(617) 345-4139 e-fax: (866) 652-8929 Joshua.Burke@chartisinsurance.com	
Christopher Gordon	(617) 443-4623 e-fax: (877) 617-3285 Christopher.Gordon@chartisinsurance.com	
Amy (Phung) Phan	(617) 345-4108 e-fax: (866) 755-1580 PhungAmy.Phan@chartisinsurance.com	
Alex Meginis	(617) 772-4564 e-fax: (866) 879-1596 Alex.Meginis@chartisinsurance.com	
Ed Arms	(617) 443-4669 Edward.Arms@chartisinsurance.com	
Group e-fax	(617) 330-8499	
You can also contact Anthony Keegan, <i>Director, Personal Lines</i> , at (617) 435-4123 or Anthony.Keegan@chartisinsurance.com, or Carla Eiring, <i>Marketing/New Broker Development</i> , at (813) 222-4832, e-fax (813) 864-6797, or Carla.Eiring@chartisinsurance.com		