

## PERSONAL LINES FILES

### THE ONLY CHOICE FOR PLACEMENT OF THE MORE CHALLENGING BUSINESS

We have the most innovative products written with the best-rated carriers at competitive pricing. Even better, we can accommodate the needs of any of your clients. Whether they are the town mayor, a top surgeon, local DJ, professional athlete, congressman, school-teacher, real estate mogul, grocery store clerk, retiree, homemaker, average Joe, or anyone in between, we have the expertise and market availability to insure their every possession and protect them from any peril!

#### Our core Personal Lines product offerings include:

- |                     |                         |
|---------------------|-------------------------|
| 1. VACANT DWELLINGS | 5. INLAND MARINE        |
| 2. DWELLING FIRE    | 6. UMBRELLAS            |
| 3. HOMEOWNERS       | 7. EXCESS LIABILITY     |
| 4. FLOOD            | 8. EXCESS PERSONAL AUTO |

GO AHEAD,  
TAKE A PEEK!



Contact a Personal Risk Placement  
Specialist at: 1.800.937.3497  
Press option 4  
personallines@intlxs.com

International Excess Companies  
26451 Curtiss Wright Pkwy. 103  
Richmond Heights, Ohio 44143  
www.internationalexcess.com

**international**  
**excess**   
excess & special risk placements



## 1. VACANT DWELLING NOTES:

Maybe your insured has a house up for sale and they have already moved on to the "new house", or maybe an elderly parent has just transitioned into a nursing home, or perhaps your client is a real estate investor or bank with vacant property in their name. Whatever the case might be, we have the best rates in the states for Vacant Dwelling Coverage.

### HIGHLIGHTS:

- Vandalism and Malicious Mischief are included in the base premium.
- Liability Limits up to \$300,000 are available in Ohio. Higher limits are available for homes located out of Ohio whose Coverage A is over \$300,000.
- Protection Classes 1-10 are eligible (most carriers won't insure 9-10)
- Trusts, estates, limited partnerships and family partnerships can be written as the named insured.
- Credits of -3% are given for \$1,000 deductibles with a credit of -5% given for \$2,500 deductibles. Rates are still great for \$500.00 deductibles too.
- Other Structure Coverage is available.
- The entire premium is not due upfront. If payment in full is not selected, pay plans are available ranging from a 2-Pay Plan, 4- Pay Plan and 8-Pay Plans. There is a 25% minimum earned premium. Financing is also available.

### Quoting Requirements:

Fully completed application (Include dates of birth and ss#-discounts for age and credit are available)

### Binding Requirements:

1. Signed application for binding with any agency questionnaires completed and attached
2. Front and rear photos of the risk and any "other unattached structures" to be insured or excluded
3. Payment of 25% (minimum earned premium) to enroll in payment plans or payment in full if preferred.

Your quote will include more specific information on the down payment needed, payee, renewal facts etc.



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## 2. DWELLING FIRE NOTES:

Our Dwelling Fire Program was designed to accommodate dwellings for 1-4 families and can be owner occupied, tenant occupied, seasonal, and vacant. Several factors including occupancy status, the condition of the dwelling, coverages desired, and what updates have been made determine if the dwelling is a DP1, DP2 or DP3.

Attached is a table of eligibility and coverages that can be used as a guide to help determine what product is best for your specific risk. We offer limits on the dwelling that range from \$25,000 to Infinity.

### HIGHLIGHTS:

- 1-4 family tenant occupied dwellings and 2-4 family owner occupied dwellings are eligible
- Dwellings in coastal areas can be written excluding wind
- Applicants with prior losses are acceptable
- Older homes with and without updates can fit in the program
- Protection Class 1-10 are eligible (most carriers won't insure 9-10)
- Trusts, estates, limited partnerships and family partnerships can be written as the named insured
- Fuse boxes are acceptable in the DP-1 and DP-2 programs
- Replacement cost on Personal Property is available on DP-2 and DP-3 risks
- Limited Theft Coverage on Personal Property is available
- Discounts are available for higher deductibles, insured's over the age of 50, claims free transfers and protective devices. Surcharges apply to bankruptcies in the last 3 years, if the home is older than 75 years, if there are supplemental heating sources (like wood burners), or if the home is a multiple family dwelling. Surcharges might not seem like a "highlight" but in view of the fact that most carriers won't even write those types of risks, we do view it as a "highlight" and think you will too.

### Quoting Requirements:

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### 3. HOMEOWNERS NOTES:

International Excess has the ability to write coverage for any risk, regardless of where they live. It can be difficult to find coverage for modest homes in an urban or rural area or even for mid- high value properties, especially in a coastal area. Even better, we can write any home whose values or situation fall between those ranges. All the options, features, and coverages you would expect are provided- Other Structure Coverage, Loss of Use, Additional Living Expense, Personal Property, Personal Liability, Medical Payments, Water Back Up, Credit Card Fraud and so much more.

#### HIGHLIGHTS:

- Coverage A can be written for homes with a value of \$25,000 to Infinity. Personal Liability is available up to \$500,000. We have an excellent Personal Umbrella program to accommodate those risks who want even more protection.
- "You're only as old as you feel"- If you're fit on the inside and the outside, it just doesn't matter how "old" you are. That's our logic when it comes to writing homes built even in the 1800's. Homes that are sound in and out with system & roof updates and entirely on circuit breakers get the rating respect they deserve. In cases where there is 100 amp service, our DP-3 products are great alternatives.
- Other structures or liabilities can be added or excluded from coverage. Perhaps your risk has a deteriorated shed or barn on the premises or a swimming pool with a Pit Bull and Doberman as the lifeguards. The home and other structures can be written while the shed, the pool and the "lifeguards" can be excluded. Most brokers have an all or nothing approach – International Excess has solutions.
- Flexible Billing is offered ranging from the typical payment in full, two pay plans, quarterly, monthly and in some cases, even an 8 pay plan. Financing is also available.
- It goes without saying, call us anytime and we will happily discuss your specific risk's nuances, provide you with additional program highlights and find the best coverage for your insured.

#### Quoting Requirements:

Fully completed application (Include dates of birth and ss#-discounts for age and credit are available)

#### Binding Requirements:

1. Signed application for binding with any agency questionnaires completed and attached
2. Front and rear photos of the risk and any "other unattached structures" to be insured or excluded
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#### 4. FLOOD NOTES:

Very few Homeowner's policies provide protection from the drenching damages of a flood, leaving your client far from "high and dry" at a time he really wished that he was.

The National Flood Insurance Program Dwelling form offers Building Property coverage up to \$250,000 and Personal Property (Contents) up to \$100,000. It is highly suggested that both coverages be purchased together to provide the most comprehensive coverage.

##### Building Property Coverage

- Insured Building & Foundation
- Central Air Conditioning Equipment,
- Furnaces & Water Heaters
- Refrigerators, built in appliances, (like dishwashers) and cooking stoves
- Permanently installed carpeting over an unfinished floor
- Permanently installed paneling, wallboard, bookcases, and cabinets
- Detached garages (upto 10% of Building Property Coverage)
- Debris Removal

##### Personal Property Coverage

- Personal belongings like clothing, furniture & electronics
- Curtains and portable window air conditioners
- Portable microwave ovens and portable dishwashers
- Clothes washers and dryers
- Food freezers and the food in them
- Carpets not included in the Building Coverage
- Certain valuable items like original artwork or furs (up to \$2,500)

##### Quoting Requirements:

Fully completed application (be sure to include Date of Construction)

##### Binding Requirements:

1. Signed and Dated Fully Completed application
2. Photos of Front & Rear of Risk
3. Any additional documentation or supplemental paperwork deemed necessary



#### EXCESS FLOOD

Perhaps your insured has a \$500,000 + home. This National Flood Program is not going to adequately cover his exposure when the flood gates are open. Luckily, we also offer Excess Flood Insurance.

##### HIGHLIGHTS:

- A rated carrier
- Coastal and interior risks in any flood zone are eligible, including single-family and multi-family dwellings, condominium units and rental homes
- Unlimited limits available

##### Quoting Requirements:

Fully completed application (be sure to include Date of Construction)

##### Binding Requirements:

1. Signed and Dated Fully Completed application
2. Photos of Front & Rear of Risk
3. Any additional documentation or supplemental paperwork deemed necessary

Your quote will include more specific information on the down payment needed, payee etc.

FLOOD

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## 5. INLAND MARINE NOTES:

Our Inland Marine Program was designed with your insured's distinctive needs and tastes in mind. Perhaps your client is a connoisseur of fine wines, a Commercial Artist or Exhibitor, a collector or dealer of Victorian jewelry and antiques, an art aficionado, or an avid musician. We can even insure Corporate Collections. Our products provide the peace of mind to allow for the full enjoyment of precious possessions while still protecting their value and appreciation.

### HIGHLIGHTS:

- Special pricing for in vault storage
- Included Breakage, Mysterious Disappearance and Buy Back coverage
- Optional Methods of Insuring- Schedule/Blanket or combination of both
- Agreed Value or Current Market Value or a combination of both with no% cap on Current Market Value for fine art
- Worldwide Coverage
- No Per Item Limit
- Deductible options of \$0/ \$500/ \$1000/ \$2500/ \$5000 +

Coverage is Available on either a VPA or CFA form with a minimum premium of \$500.00.  
Minimum earned premium is 25%.

### Quoting Requirements:

Fully completed application with inventory of items to be covered (Include dates of birth and ss#-employer, etc.)

### Binding Requirements:

1. Signed application for binding with any supplemental questionnaires/ applications completed and attached.
2. Current Appraisals on individual items valued at over \$50,000
3. Proof of Central Alarm System and any in house vaults/safes (Monthly billing statement or receipts will suffice).  
Your quote will include more specific information on the down payment needed, payee, renewal facts etc.

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## 6. PERSONAL & EXCESS UMBRELLAS

Whether your client is a high-profile doctor, lawyer, athlete, celebrity or a lower profile individual with a unique exposure such as youthful operators, or multiple violations, International Excess has the flexibility and creativity to provide custom solutions to fit your needs. We even have Preferred/Standard Market Coverage available with product availability at \$160.00 for a \$1,000,000 limit!

Our Personal Umbrella program offers important additional liability coverage above and beyond an individual's homeowner and auto policy. The Excess Personal Umbrella program offers crucial coverage over an existing umbrella policy. Both coverages are designed to respond to the heavyweight needs of individuals with substantial assets, high value homes, or unusual exposures or circumstances that make liability coverage elusive in the standard insurance market. Such exposures run the gamut from jet skis to poor driving records, from power boats to recreational vehicles.

### HIGHLIGHTS:

- All are welcome, regardless of age, from the novice driver with his learners permit to the seasoned driver with bifocals up to age 89 (older if they are no longer driving).
- Coverage is available for individuals with poor driving records including DUI's for both the Umbrella and the Excess Umbrella Program.
- Limits of 1-10 Million are available for Personal Umbrella and up to 5 Million for Excess Umbrella Coverage.
- Unlimited number of vehicles, including motorcycles, motor homes, recreational vehicles, boats and jet skis.
- Watercraft up to 25 feet in length (include mph on the app) Watercraft up to 75 feet in length and up to 50 mph are covered in the Excess Program.
- Underlying Business Auto or Garage Coverage is acceptable.
- Worldwide Coverage
- No self insured retention
- First dollar coverage for non-owned watercraft and recreational vehicles
- Broad definition of Bodily Injury
- \$25,000 Uninsured Motorist Coverage included in every quote with option to purchase \$1,000,000 in coverage



### FARM & RANCH UMBRELLA

is a product designed for family and gentlemen farmers.

### HIGHLIGHTS:

- No Limitation on acreage
- Revenues up to \$1,000,000 are eligible
- Limited family partnerships as an additional insured are permitted
- Farm locations may be operated by the insured or leased to others
- Automatically includes Personal Injury protection when coverage provided by underlying insurance
- Coverage for farm vehicles

### Quoting Requirements:

Fully completed application and any supplemental applications

### Binding Requirements:

1. Signed fully completed application/supplemental applications
2. Any outstanding subject to items

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## 7. EXCESS LIABILITY NOTES:

Designed for primary coverage for 1-4 family insured or tenant occupied dwellings.

### HIGHLIGHTS:

- Coverage for 1-4 family owner, tenant occupied or seasonal dwellings as well as for condominium unit owners, mobile home owners and tenants of multiple unit buildings
- Dwellings under renovation or construction where the insured is NOT acting as general contractor
- High profile personalities, such as entertainers, professional athletes, politicians, etc.
- Up to 15 locations allowed
- Trusts, estates, limited partnerships, family partnerships and limited liability corporations are eligible as a named insured
- Coverage for vacant land
- Personal injury included for preferred risks

### Quoting Requirements:

Fully completed applications and any necessary supplements

### Binding Requirements:

Fully completed signed application and any outstanding items





## 8. EXCESS PERSONAL AUTO NOTES:

This product is useful to "bridge the gap" for applicants to meet the minimum point of attachment for Personal Umbrella Products and to secure higher limits of liability than a risk's primary auto carrier will provide.

### HIGHLIGHTS:

- Unlimited youthful operators
- Applicants can be high profile entertainers, professional athletes, sports figures and politicians
- Private passenger vehicles, pickups (1 ton or less), motor homes, sports cars, motorcycles, and antiques are eligible.
- Underlying business auto is acceptable
- Underlying named non-owned policy is acceptable
- Can be used as buffer layer or a stand alone policy
- Not all vehicles in the household need to be included- a specified auto endorsement is available.

### Quoting Requirements:

Fully completed application

### Binding Requirements:

Fully completed application



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