



## High Value Homeowners Program

Spire, our high value homeowners program, provides the flexibility and coverages you need for your insureds. Coverage is provided through Tower Hill Prime Insurance Company who holds a Financial Strength Rating of “A-” (Excellent) from AM Best Company.

### THE CLAIMS DIFFERENCE

- 24/7 phone support for claims reporting
- Same-day responses to all inquiries
- Option to participate step-by-step in the claims process and/or receive routine updates at a timetable the customer chooses
- Utilization of CastleCare, a vetted, licensed contractor network
- Access to specialty trade craftsmen for unique replacement/repair

### ELIGIBILITY

Coverage A	\$750,000 to \$5,000,000; binding authority up to \$2,500,000
Age of home	No limitation
Distance to coast	No limitation, however we will not insure risks on islands
Insurance score	Required

### COVERAGES

- Includes 20% Extended Replacement Cost on Dwelling
- Up to 30% for Additional Living Expenses
- No Limitation on Screened Enclosure Coverage
- Loss Assessment Limits up to \$50,000
- Includes Loss of Use Due to Power Shortage
- \$100,000 Water Backup and Sump Overflow
- Provides Liability for Animals
- Provides Blanket or Scheduled Jewelry option

### Customer Service

We have a Customer Care Team dedicated exclusively to the program’s customers. Representatives are available to assist with routine billing or policy questions, as well as claims handling and status inquiries.

### Tower Hill Prime Insurance Company: Options & Coverage Comparison

Section I – Property	Standard HO3 Policy	Spire Policy
Extended Replacement Cost (Cov A)	25% available by endorsement	20% included; 30%, 40%, 50% options OR replacement cost
Other Structures (Cov B) % of Cov A	2% default; 0%, 5%, 10% options up to 70% increase by endorsement	2% default; 0%, 5%, 10%, 15%, 20% options up to 70% by endorsement (max \$1 million)
Additional Living Expense (Cov D)	up to 20% of Cov A	up to 30% of Cov A
Personal Property (Cov C) % of Cov A	50% default; 0% up to 70%	50% default; 0% up to 100%
Screened Enclosure Coverage Limitation	\$10,000 included; buyback option	hurricane limitation removed
Loss Assessment	\$1,000 included; \$2,000 or \$3,000 option	\$5,000 included; up to \$50,000 option; \$50,000 aggregate limit per term; \$500 deductible

<b>Section I – Property</b>	<b>Standard HO3 Policy</b>	<b>Spire Policy</b>
Personal Property Coverage Perils	named; special options for purchase	special
Personal Property Replacement Cost	with or without holdback option	included
Money, coins and medals	\$200	\$5,000
Securities and stamps; watercraft; trailers not used with watercraft;	\$1,000	\$5,000
Jewelry and Furs (theft)	\$1,000	\$5,000 (lost/misplaced/theft); \$1,000 per item
Firearms (theft)	\$2,000	\$5,000 (lost/misplaced/theft)
Silverware (theft)	\$2,500	\$5,000 (lost/misplaced/theft)
Grave markers and mausoleums	no exclusion	\$10,000
Crystal; china; porcelains; figurines; statues; sculptures; mirrors; wine bottles; glassware; similar items	actual cash value (acv) if named peril	replacement cost
Business property on premises	\$2,500	\$10,000
Business property off premises	\$250	\$1,000
Loss of Use Due to Power Outage	not included	included
Credit Card, Forgery, Counterfeit	\$500	\$10,000
Identity Fraud Expense Coverage	available	\$25,000
Water Damage Coverage for Contents Away from Premises Owned, Rented, Occupied or Controlled by Insured	not included	included
Landscaping	5% of Cov A; \$500 per item	5% of Cov A; \$2,500 per item
Data Replacement/PC Records	not included	\$5,000
Debris Removal	included up to 5% above Cov A; up to \$500 for removal of felled trees	included up to 10% above Cov A; up to \$1,000 for removal of felled trees
Pair or Set	not available	replacement cost (payment can be made if the portion not lost is surrendered)
Water Back Up and Sump Overflow	available	up to \$100,000
AOP Deductible Waiver Losses >\$50,000	not available	available; deductibles up to \$25,000
<b>Section II – Liability</b>	<b>Standard HO3 Policy</b>	<b>Spire Policy</b>
Personal Liability (Cov E)	\$100,000 included; \$300,000 limit option	\$500,000 included; \$1 million limit option
Medical Payments to Others (Cov F)	\$1,000 included; \$2,000, \$3,000, \$4,000 or \$5,000 limit options	\$5,000 included; \$10,000 limit option
Damage to Property of Others	\$500	\$1,000
Personal Injury	not included	included
Animal Liability	\$25,000	up to personal liability (Cov E) limit
Diving Board & Pool Slide Liability	\$25,000	\$100,000
Personal Watercraft	\$25,000	\$25,000
Watercraft Other than Personal	\$25,000	\$100,000
Trampoline Liability	\$25,000	\$100,000
<b>Additional Differences</b>	<b>Standard HO3 Policy</b>	<b>Spire Policy</b>
Cosmetic and Aesthetic Damage to Floors Limitation	\$10,000	\$25,000
Fire Department Service Charge	\$500	\$1,000
Reasonable Emergency Measures	up to 1% of Cov A unless approved	no limitation
Food Spoilage	up to \$500 available	\$2,500
Lock Replacement	not included	\$2,000
Loss Prevention Measures	not included	\$2,500
Valuable Articles	scheduled jewelry	blanket jewelry or scheduled jewelry
Liability (Cov E) / Med Payments (Cov M)	—	—
Personal Watercraft	\$25,000	\$25,000
Watercraft Other than Personal	\$25,000	\$100,000