

# HIGH VALUED HOME OWNERS PROPERTY

#### **CONTACT US**

For a quotation or more information please contact:

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High Valued Homeowners is a specialist product designed for 'high valued' properties over \$500,000 dwelling value in the US. This product is underwritten by the best of Lloyd's Syndicates.

We have full in-house Binding Authorities up to the value of \$2m.

#### Cover

Standard cover includes:

- Replacement cost value for contents
- Special Perils Personal Property
- Inflation Guard
- Extended Liability (optional) We understand that some clients require a more tailored offering, therefore beyond the 'Standard' level of cover, a range of bespoke packages offer clients those extra levels of protection, should they require it.

#### Additional coverages

Additional coverage can be added to High Valued Homeowners. These include:

- Water Back Up
- Mould
- Extended Replacement Cost
- Personal Injury
- Identity Fraud

#### Facility details

#### Territories

All States but excluding Wind/Hail 1st Tier from Texas through to North Carolina, Texas including Wind is limited to Yellow counties (see map to the right). California and Western States can be written subject to Map Risk Bush score.

#### Occupancies

- Primary
- Secondary
- Seasonal
- Ground up construction
- Full-time rental to the same tenant
- Short-term rental
- Renovations
- Vacant

#### Type of entity

- Individuals
- LLC's
- Corporation
- Trusts
- Partnerships
- Joint ventures
- Protection classes 1-10

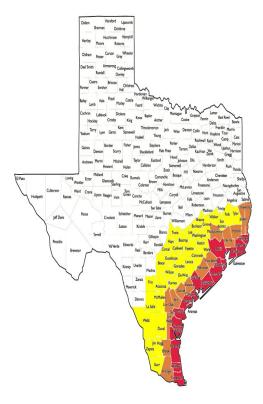
## Minimum dwelling value USD 500,000.

#### How to trade

Please send an email with application to david.lee@shepherdcompello.com. Policy terms are fully approved via London within 24-hours. Our definitions of updates would be as follows:

- Wiring Full updates mean replacement outlets and circuit board. Partial updates means updates to outlets/circuit boards.
- 2. Plumbing Full updates mean new kitchens and bathrooms. Partial means replacement faucets, hoses etc.
- 3. Heating Full updates mean replacement furnaces, water heaters and HVAC units etc. Partial means some new equipment.
- Roofing Full updates mean complete replacement roof covering. Partial means repair or partial replacement of roof covering.

#### MAP OF TEXAS COVER TERRITORIES







The core values at the heart of our business are:

#### **CLIENT FOCUSED**

We are dedicated to understanding, anticipating and addressing our clients' needs with meticulous attention to the detail of everything we do on behalf of our clients.

#### **INDEPENDENCE**

Our transparent, family-owned structure means we are free from outside control. We combine a collaborative working environment with the ability to provide impartial and expert advice.

#### INNOVATIVE

**Compello** means to drive forward, defining our commitment to continuous improvement. We challenge established thinking and strive to provide new solutions to meet our clients' needs balanced with experienced professionals.

#### INTEGRITY

We are guided by strong moral principles and ethical conduct. We are honest, true to our word and treat everyone equally and with respect.

## **in 9**0

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#### OVERVIEW

Shepherd Compello is an independent, family-owned Lloyd's Broker and Coverholder based in London. Established for nearly 20 years, the company's specialist areas include:



#### Transportation

Our team has a wealth of experience in providing coverage for both mainstream and niche risks across North America.



#### Property

We offer comprehensive and competitive coverage to lenders, investors and high value homeowners across the United States and Caribbean.

### Contingency

We deliver bespoke insurance solutions for a wide range of sports, media and entertainment businesses around the world.



#### Extended Warranty

We provide products for vehicles, scooters, trucks, agricultural machinery, brown goods, white goods and pretty much everything else in between.

#### Intellectual Property

We offer IP insurance which acts as an essential instrument to provide all the financial wherewithal in the event of a copyright or trademark dispute.



#### Cyber

We work with both SME and global corporates in order to analyse their cyber exposures and deliver bespoke solutions tailored to their specific circumstances and requirements.



#### **Financial Lines**

We specialise in providing products for financial losses experienced by companies including cover for Directors & Officers and Professional Indemnity.

#### CLAIMS

Insurance is a promise. A promise that when the worst happens someone will be there for you. At Shepherd Compello we understand the importance of fulfilling our obligations and, if the worst happens, the prompt payment of claims agreed.

We will handle your claim all the way through the process, from first advice, right through to final settlement, making sure there are no surprises along the way and your claim is settled on time.