



IRONSHORE PRIVATE INSURANCE PORTFOLIO™



COVERAGE COMPARISON

Ironshore vs. Standard Industry Policy

The Ironshore Private Insurance Portfolio provides coverage which far surpasses standard industry policies. In addition, the portfolio design reduces coverage gaps and eliminates costly coverage duplications which can occur when combining policies from different carriers. Coverages may also be tailored to meet your unique needs resulting in greater efficiency and lower cost since you don't pay for coverages you don't need.

Policy Feature	Description	Standard HO3 Policy	Ironshore Private Insurance Portfolio
Full Replacement Cost	Provides coverage to rebuild the home and other structures (Coverage A & B) or additions & alterations for Condos/Co-Ops, after a total loss even if the cost exceeds the policy limit.	No	Yes
Loss of Use	Unlimited loss of use coverage to maintain standard of living while home is being repaired.	No	Yes
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
Replacement Cost for Contents	Replaces damaged or lost personal property without applying depreciation in most cases.	No	Yes
Special Limits for Contents	Increased sublimits for money, securities, watercraft, jewelry, firearms, and more.	No	Yes
Landscaping	Replaces or repairs trees, shrubs, plants and lawn after a covered loss.	No	Up to dwelling limit; \$5,000 per item maximum
Mold Remediation	Covers property damage and liability due to mold or bacteria resulting from a covered loss with option to increase up to 100 percent of dwelling limit	No	\$10,000
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	\$50,000
Sewer, Drain Backup	Covers damage due to water backing up from sewers, drains and sumps not caused by surface water or flood.	No	Yes
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 \$50,000 or less.	No	Yes
Loss Prevention Devices	Covers installation of devices that help prevent similar, future losses following a covered event.	No	\$2,500
Identity Fraud Expenses	Covers expenses due to identity fraud.	No	\$100,000
Loss Assessment	Covers loss assessments levied by a property owner association.	\$1,000	\$100,000
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	Yes
Portfolio Approach	One program and one bill covers most needs.	No	Yes
Deductible Reduction Plan	Reduces deductible on first claim for each prior claim-free year.	No	Yes

Additional Homeowners Coverage Options

Policy Feature	Description	Standard HO3 Policy	Ironshore Private Insurance Portfolio
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	\$250,000 Home/ \$100,000 Contents
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	Up to \$6,000,000
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
Equipment Breakdown	Covers direct physical loss to covered property caused by Equipment Breakdown.	No	\$1 million equipment breakdown, \$25,000 service line coverage
Renovation Coverage	Covers insurable interest in materials, fixtures and/or equipment used in the renovation of a building or structure should those items sustain physical loss or damage from a covered cause.	No	Yes
Watercraft	Covers a wide range of watercraft up to \$750,000 in value with broad navigational limits.	No	Yes
Valuable Articles Coverage			
Scheduled Personal Property	Offers coverage for damage or loss of valuable articles (jewelry, fine art, etc.) with no deductible.	No	Yes
Market Value	Pays market value up to 150% of the scheduled amount of the insured item.	No	Yes
Blanket Coverage	Options to cover a group of items, such as jewelry or wine, available for any type of collection. Standard Per Item Limit of \$10,000; option to increase to \$100,000.	Yes (per item limits of \$250-\$1,000)	Yes
Pairs and Sets	Provides reimbursement as a total loss if one item of a pair or set is lost, damaged or stolen and the matching items are surrendered.	No	Yes
Breakage of Fragile Articles	Protects against losses due to breaks or damage to fragile items, such as sculptures, crystal, and china.	No	Yes
Personal Umbrella Coverage			
Umbrella Liability Coverage	Broad, worldwide coverage with limits of \$1 million to \$10 million. Coverage for defense costs and attorney fees which exceed the limits available on underlying policies, without reducing the liability limit. Coverage will pay from first dollar of loss in most cases if coverage gap exists in Home or Auto policy.	No	Yes
Uninsured/Underinsured Coverage	Optional coverage available for uninsured/underinsured liability with limits up to \$10 million. Unlike standard uninsured/underinsured coverage which typically applies only to motor vehicle incidents, Ironshore's coverage also applies to home losses.	Yes (lower limits only)	Yes
Optional Coverages	Other optional coverages include: <ul style="list-style-type: none"> • Employment practices liability (EPLI) • Not-for-profit directors and officers (D&O) liability • Private consultation coverage • Reputation damage coverage • Family Trust Coverage 	No	Yes

Refer to actual policy wording for complete details on the above coverages. This list does not include all coverages available.



About Ironshore

Ironshore provides broker-sourced specialty property and casualty coverages for risks located throughout the world. Select specialty coverages are underwritten at Lloyd's through Ironshore's Pembroke Syndicate 4000. The Ironshore group of insurance companies is rated A u (Excellent) by A.M. Best with a Financial Size Category of Class XIV. Syndicate 4000 operates within Lloyd's where the market rating is A (Excellent) by A.M. Best, AA- (Very Strong) from Fitch and A+ (Strong) from 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.