



IRONSHORE PRIVATE INSURANCE PORTFOLIO™



You've worked hard to build wealth – choosing the right insurance protection should be easy.

When it comes to protecting your home, family and wealth, your choice of insurance is crucial. That's why we've dedicated ourselves to building the most tailored, flexible and comprehensive insurance program exclusively designed to meet the complex needs of high net worth individuals and families.

Backed by Ironshore's exceptional financial strength and experienced leadership, we believe the Ironshore Private Insurance Portfolio is the premier insurance solution in the market today. **Your assets are unique and their protection should be equally customized.**







WE UNDERSTAND THAT YOUR
MOST PRECIOUS ASSET
IS TIME.





FROM PROCESS TO PROTECTION, OUR GOAL IS SIMPLICITY.

Our portfolio approach simplifies the process of insuring your home, valuables and family by combining all you need into a seamless policy coupled with the convenience of one bill. This not only saves you time, but reduces coverage gaps and eliminates costly coverage duplications, which can occur when combining policies from different carriers. And by choosing Ironshore for your various insurance needs, you are eligible to receive generous multi-line discounts.



97%

of our customers who've had
a claim indicate that they would
refer Ironshore to a friend.





WE STAND TRUE TO OUR PROMISES.

At Ironshore, our high net worth clients are a top priority throughout the claims process.

We realize that when an asset is compromised or damaged it can be disruptive and stressful. That's why we work closely with each of our clients to deliver swift and fair resolution, regardless of the size of the claim. After all, isn't that why you buy insurance in the first place?

Ultimately, our personal approach protects the most important asset we have: our reputation. It's no wonder we've earned such high accolades from our clients regarding our claims process.





BEFORE INSURING YOUR ASSETS, IT'S BEST YOU UNDERSTAND OURS.

In addition to our claims service promise, you can count on our strong claims-paying ability. Ironshore is recognized as a leading international specialty insurance company with over \$2 billion in premiums, \$5 billion in invested assets and an A.M. Best excellent financial strength rating. Our company was founded on the simple principle that we follow through on our promises. And we have the balance sheet to back it up.





WE INSURE SOME OF THE MOST PRESTIGIOUS PROPERTIES AND VALUABLE COLLECTIONS IN THE WORLD.

With your lifestyle comes complexity and the need for coverage that goes beyond standard insurance policies. We understand the risks you face. So we've designed our insurance program to assist you and your insurance advisor in creating the most customized policy to meet your individual needs. Here are just a few highlights of what the Ironshore Private Insurance Portfolio offers:

- Comprehensive protection in a single portfolio with the convenience of a combined bill
 - Full replacement cost for your property even if the cost exceeds the insurance limit on your home
 - Unparalleled flexibility to tailor coverage limits and deductibles to meet your needs
 - Unique deductible reduction plan for policies with higher deductibles
 - Generous rewards for clients with superior risk characteristics
 - Policies and billing statements issued electronically, increasing efficiency of policy and billing delivery
 - Online bill pay service including credit/debit card and electronic fund transfer payment options
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HOMEOWNERS COVERAGE

- Ability to customize policies with higher, flexible property and deductible limits
- Full replacement cost coverage for your dwelling and other structures, even if the replacement cost exceeds the insured amount
- Unlimited loss of use coverage so you can maintain your current standard of living should you need to vacate your home
- Deductible waiver for losses great than \$50,000
- Deductible reduction plan for higher AOP deductibles, which reduces the deductible for each loss-free year
- Cash settlement option for those not wanting to rebuild
- Automatic coverage for sewer and drain backup, landscaping, mold remediation, identity fraud and more

OPTIONAL COVERAGES

- Flood coverage with comprehensive property coverage and a streamlined claims process in the aftermath of a weather event
 - Ironshore's primary flood policy exceeds the coverage available under the National Flood Insurance Program (NFIP) with the option of securing excess coverage
 - Protection offered is broader than the NFIP, with replacement cost as opposed to actual cash value on damaged contents and providing living expenses if the homeowner is displaced as a result of a flood
- Equipment breakdown protection including service line coverage
- Family Security Coverage to protect families from the expenses associated with home invasions, stalking, bullying and more
- Renovation coverage for property under renovation
- Earthquake coverage and Earthquake Loss Assessment coverage

GENEROUS CREDITS FOR SUPERIOR RISKS

- Credits available for risks with superior insurance credit ratings as well as favorable loss history
- Homes equipped with loss prevention devices (fire/burglar alarms, water leak detection, backup generators) are eligible for generous discounts
- Customer loyalty credits on renewals and for clients with automobile policies through their insurance agent

FINE ART & VALUABLES

- Itemized coverage for fine art, jewelry, private collections and other personal valuables
- Blanket coverage also available with flexible per item limits
- No deductible
- Generous pricing available for larger fine art and jewelry schedules
- Market value loss settlement up to 150% of scheduled amount
- All risk coverage includes perils not included on the home policy, such as breakage, flooding and earthquake
- Worldwide coverage
- Newly acquired objects automatically covered

LIABILITY PROTECTION

- Comprehensive Personal Liability including personal injury and identity fraud protection
- Liability coverage can be extended from primary home to cover additional secondary locations

UMBRELLA LIABILITY

- Broad, worldwide coverage
- Coverage for defense costs and attorney fees, exceeding the limits available on underlying policies, without reducing the liability limit
- Optional coverage available for uninsured/underinsured liability, employment practices liability (EPLI) and not-for-profit directors and officers (D&O) liability
 - Unlike standard uninsured/underinsured coverage, which typically applies only to motor vehicle incidents, Ironshore's coverage also applies to homeowners' losses

WATERCRAFT

- Covers a wide range of watercraft up to \$750,000 in value with broad navigational limits
- Ability to write a wide range of vessels from wave runners to mega-yachts
- Coverage can be customized based on the unique nature of the yacht, navigational requirements and captain and crew requirements
- Custom-tailored insurance solutions are available on larger yachts up to \$10,000,000 in hull value through our luxury yacht program



TO FIND YOUR LOCAL AGENT, PLEASE VISIT

www.ironshore.com/privateclient or call 844-311-0010

Ironshore Private Client Group
New York, NY
Ironshore Indemnity Inc.



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.

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