



Tower Hill Specialty

Robust Home Products & Endorsements ~ Appetite for Your Difficult Risks

All Products

- ✓ **Tower Hill Prime**, an admitted carrier, currently holds a Financial Strength Rating® of "A-" (Excellent) from AM Best Company
- ✓ **Broad Market Availability** prior claims accepted; all protection classes including 9 & 10, with no acreage restrictions
- ✓ **Mono-Line Policy with an Auto Discount** available when the agent maintains the auto policy within the agency



Endorsements & Exclusions you need

- ✓ Short-Term Rental for Airbnb and Home Away risks
- ✓ Water and Sewer Back Up Coverage – options up to \$25,000 available
- ✓ Builder's Risk-Renovation and New Construction (DP1 must be fully enclosed)
- ✓ Other Structure Exclusion and Temporary Roof Exclusion
- ✓ Animal Liability – Up to \$500,000 Available; (or exclusion for restricted breeds, bite history and exotic pets)

Dwelling

- True ISO form DP1 & DP3; Robust coverage with Ordinance or Law and available full water coverage (pipe breakage up to Cov A limits) on DP3; 10k water on DP-1 available.
- Occupancy: Vacant and Seasonal homes up to \$1M Cov A; Rental homes up to \$500,000 Cov A
- Settlement Options: Extended Replacement, Modified Functional Replacement, (for DP3) or Actual Cash Value and Full Repair Cost

Manufactured Home

- Comprehensive form with agreed value loss provision
- Occupancy: owner-occupied; seasonal; rental and short-term rental (vacant in DP1 program)
- No age restrictions on Actual Cash Value loss settlement
- Replacement cost for homes up to 30 years old

Homeowners

- True ISO form HO3 policy with comprehensive coverage from 150,000 to 750,000 Cov A
- Occupancy: Owner-occupied or Seasonal/ Secondary homes
- Homes up to 80 years old (or older with updated roof, electric and plumbing within past 20 years.)
- Extended Replacement cost available at 120% of Cov A; full water coverage (pipe breakage up to Cov A limits); buy-down options available

Condominium

- True ISO form HO-6 policy; up to \$500,000 for Cov A and Cov C
- Occupancy: Rental including short-term rental (Airbnb and Home-Away) owner-occupied & seasonal (vacant written in DP1 program)
- Prior claims accepted, including water damage
- Attached to or converted from a commercial risk

For information visit: www.Kinginsuranceca.com

1-800-488-4096

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