

High Value Homeowners Program



Special Risk Insurance Managers Ltd. has experienced residential underwriters to assist with some of the most challenging risks, including High Value Homeowners. We offer an industry leading program featuring competitive rating and utilizing the Lloyd's Residential Excellence Wording.

Risk Type:

- High Value Homes

Program Highlights:

- No Maximum for value of home
- Minimum \$700,000.00 in value (will consider lower under a separate program)
- Risks considered across Canada
- Automatic cover for conversions, renovations, and structural work where estimated cost of work does not exceed \$100,000
- \$15,000 Jewellery sublimit included
- \$25,000 (\$1,000 per bottle) wine sublimit included
- \$25,000 Business Property sublimit included
- \$50,000 Fine Art sublimit included
- Available Inclusive High Value Homeowner's wording on a Lloyd's Excellence Form with Guaranteed Replacement Cost

- Photos only required at time of binding
- Appraisals required at the time of binding
- SRIM will assist in scheduling an appraiser for an additional fee
- Vacant or Rented Dwellings are considered
- Secondary or Seasonal Homes are considered

Advantages of using SRIM:

- Quick quote turnaround
- Coverage tailored to the insured
- Prompt policy issuance
- Flexible terms & conditions
- In-house claims service

To inquire more about this program, or to find out what else SRIM can offer, contact our underwriters directly:



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