

## Florida High Value Homeowners



### Program Overview

**High-Value Homeowners**  
From \$1 Million Coverage A  
Up to \$10 Million Total Insured Value



Program Manager and Servicing Agent:  
**Coastal Risk Underwriters LLC**

Carrier:  
**Ironshore Specialty Insurance Company**  
(AM Best A- Rated)

# Program Information

## Attractive Market Opportunity

The partnership between **Ironshore Specialty Insurance Company (ISIC), Rated A- by AM Best, and Coastal Risk Underwriters (CRU)**, provides high-value homeowners coverage on a surplus lines basis by a highly-rated insurer in areas where most major national carriers have either exited the market or generally will not write.

With coverage starting at \$1 million in replacement cost up to \$10 million in total insured value, most high-end residential homes are eligible for the program. This is a compelling opportunity for you to pursue the high-value market and win.

## Key Program Advantages

The CRU High-Value Homeowners Program is uniquely positioned to provide capacity in Florida at attractive rates. Key advantages of our program are:

- **Wind coverage available statewide\***
- **Highly-competitive rates**
- Access to the industry-leading user-friendly quoting and binding platform (AgentPortal) to bind coverage immediately
- 2% Named Storm deductible available

\* While nearly all locations are eligible, all risks are subject to underwriting restrictions. Please see Underwriting Guidelines for details.

## Program Features

Coverages	HO 3
Coverage A (Dwelling)	Minimum \$1,000,000
Coverage B (Other Structures)	0% to 50% of Coverage A
Coverage C (Contents)	0% to 70% of Coverage A
Coverage D (Loss of Use)	0% to 40% of Coverage A
Named Storm Deductibles	2%, 5%, 10% of Coverage A
AOP Deductibles	\$1,000 to \$10,000
Discounts and Credits	Additional Coverage Options
<ul style="list-style-type: none"><li>• Newer Homes</li><li>• New Roof</li><li>• Windstorm Mitigation</li><li>• Burglar and Fire Alarms</li></ul>	<ul style="list-style-type: none"><li>• Liability Coverage up to \$1,000,000</li><li>• Medical Payments Coverage up to \$10,000</li><li>• Water Backup</li><li>• And Others...</li></ul>

## Coastal Risk Underwriters, LLC

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Coastal Risk Underwriters, LLC (CRU) is a Program Manager and Wholesale Broker providing specialty personal and commercial property and casualty insurance products. Founded in 2006, CRU is currently managing residential programs in Louisiana, South Carolina, Alabama and New York.

CRU is committed to the independent agent and broker distribution channel. Appointed agents have the opportunity to:

- Access excellent insurance products from highly-rated insurance companies with competitive rates
- Enjoy attractive commission rates
- Access multiple carriers and programs through a single platform

**Company Website:** <http://www.cru360.com>

## Ironshore Specialty Insurance Company

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Ironshore Specialty Insurance Company (ISIC) provides broker-sourced property and casualty coverages for risks located throughout the world. ISIC's U.S. operations write property and casualty insurance as well as select Personal Lines and Environmental specialty areas.

A.M. Best's Financial Strength Rating for ISIC is **A- (Excellent) with a Stable outlook**.

**Company Website:** <http://www.ironshore.com>

## The Agent Portal

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**Agent Portal:** <https://agents.cru360.com>

Powered by **AgentPortal**

CRU's proprietary Agent Portal is a powerful quoting and binding platform. The Agent Portal provides an exceptional user experience. Features include:

- Address verification with geo-coding, Replacement Cost Estimator, Loss History and Insurance Score all integrated seamlessly into user experience
- Industry-leading workflow, speed, functionality and reliability
- Agency self-administration enabling agencies to manage their own logins and users
- Flexible payment options via credit card and electronic check
- Ability to immediately email bound policy package to insured upon binding
- All documents available online

## **Coastal Risk Underwriters, LLC**

To gain access to this opportunity,  
please contact us today!

Website: [www.cru360.com](http://www.cru360.com)

### **Marketing / Appointment:**

Phone: (212) 400-6538

Fax: (212) 207-3636

Email: [marketing@cru360.com](mailto:marketing@cru360.com)

### **Underwriting:**

Phone: (856) 439-6282

Fax: (856) 439-6289

Email: [underwriting@cru360.com](mailto:underwriting@cru360.com)

### **Customer Service:**

Phone: (866) 706-9407

Fax: (866) 954-1003

Email: [customerservice@cru360.com](mailto:customerservice@cru360.com)

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