

Non-Admitted Personal Lines Program



Enhancements

Enhancements	Standard For (HO-5)	Available Limits
Extended Replacement Cost	25%	100%
Water Back Up	-----	\$1,000,000
Replacement Cost Contents	Included	Included
Ordinance and Law Coverage	25%	25%
All Risk Contents	Included	Included
Loss Assessment	\$5,000	\$50,000
Mechanical Breakdown	\$25,000	\$100,000
Personal Injury	Included	Included
Identity Fraud	Included	Included
Increased Special Limits	Included	Included
Section I Mold Remediation	\$10,000	\$1,000,000
Superior Claims Service	Included	Included

**Both wind and hail or named storm deductibles are available for coastal properties.*



MPG has created a product to help our brokers navigate the sea of inconsistent, non-standard forms and endorsements available in the market today. With Security provided by Lloyds of London on AM Best Rated A paper, MPG is offering a product that builds many of the additional coverages that are otherwise not always offered or even available. The program is available nationally, including CAT prone areas such as Florida and the Gulf coast for primary homes, secondary homes and secondary rentals.

Primary Solution Areas

- Direct Bill with Installments
- Catastrophe exposed homeowners (Wind, Flood, Earthquake, Brush)
- Rental properties
- Vacant property
- Risks no longer acceptable to standard markets due to losses
- High profile and celebrity exposure
- LLC, Trust and corporately owned property
- Course of Construction and Renovation HO3 and HO6
- Standalone Collectibles Value - \$50,000 to \$5,000,000
- Standalone Wind and Hail coverage available for homeowners & condominiums



Westbrook, CT	Boston, MA	Cleveland, OH	Houston, TX	Nashville, TN	San Diego, CA
Manchester, NH	Chicago, IL	Dallas, TX	Media, PA	New York, NY	Scottsdale, AZ
Atlanta, GA	Cincinnati, OH	Denver, CO	Miami, FL	Royal Palm Beach, FL	Seattle, WA