High-Value Home Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

High-value homes need guaranteed or extended replacement cost, cash settlement options and higher limits than a standard policy offers.

WHAT'S COVERED

Guaranteed / extended replacement
Rebuild costs above the policy limit.

Cash settlement option
Choose cash instead of rebuilding.

No-deductible small claims
Waived deductibles on larger losses with many carriers.

Water backup and mold
Higher limits than standard policies.

Personal liability
Injuries to guests and damage you cause to others.

Good to know
Private client carriers often inspect the home and offer risk-management services at no cost.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 30+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Flood and earthquake
- × Which are written separately

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Property address, year built and square footage
- Roof age and type, and heating / electrical updates
- Current declarations page
- Claims in the past 5 years
- Recent appraisal or replacement cost estimate

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/high-value-home/

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