

# NON-STANDARD HOMEOWNERS MARKET FROM LLOYD'S

LLOYD'S Coverholder

**Big "I" Markets is an approved Lloyd's coverholder giving its members access to non-standard homeowners with Lloyd's. It's available in all states except CA and HI.**

## WHY LLOYD'S?

Lloyd's is the world's leading insurance and reinsurance marketplace. Through the collective intelligence and risk-sharing expertise of the market's underwriters and brokers, Lloyd's helps to create a braver world.

The Lloyd's market does this by sharpening the insight to anticipate and understand risk, and the knowledge to develop relevant and innovative forms of insurance for customers globally.

Lloyd's offers the efficiencies of shared resources in a marketplace that covers risks from more than 200 territories, in any industry, at any scale.

Lloyd's promises a trusted partnership – helping people, businesses, and communities to recover in times of need and build resilience for the future.

## WHAT PROPERTIES ARE THE BEST FIT?

- Builder's Risk (renovations/repairs)
- Catastrophe prone areas
- Corporation/LLC, Estate, and Trust Titled
- Course of Construction (ground-up)
- EIFS Construction
- Lapsed Coverage
- Log Home Construction
- Adverse Loss History
- Mono-line/Unsupported Risks
- Multi-family Occupancy
- National Historical Register Properties
- Older Homes
- Piers/Stilts/Pilings Foundation
- Rental Dwellings
- Seasonal/Short-term Rentals
- Supplemental Heating
- Protection Class 9 or 10 Risks
- Vacant Properties

**Questions? Log into Big "I" Markets or contact our Big 'I' Advantage Surplus Lines Underwriting Manager at [stacey.frazier@iiaba.net](mailto:stacey.frazier@iiaba.net).**

**BIGIMARKETS.COM**

**"For more than three centuries, the Lloyd's market has been sharing risk to protect people and businesses, inspiring them to create a braver world."**

**-John Neal, CEO, Lloyd's**

## PRODUCT FEATURES

- HO-6 premiums starting at \$500
- HO-3, HO-5 & DP-3 premiums starting at \$1,000
- HO-3, HO-5 & HO-6 Coverage A \$150,000 to \$750,000
- DP-3 Coverage A \$150,000 to \$500,000
- Additional Living Expense/Fair Rental Value
- Broad/Limited Theft coverage
- Identity Fraud coverage
- Loss Assessment coverage
- Ordinance or Law coverage
- Personal and Medical Payments Liability coverage
- Refrigerated Property coverage
- Replacement Cost coverage
- Scheduled Personal Property coverage (up to \$25,000 per class with Agreed Value)
- Water Back-up/Limited Fungi coverage
- Wind/Hail coverage (eligibility varies by state)\*

\*Wind/Hail coverage is excluded in the following areas:

- Entire states of FL, KS, NE, OK, SD and TX
- First and second tier counties from LA to NC
- First tier counties VA to ME

*First tier counties touch coastal waters*

*Second tier counties touch first tier counties*

**BIG**  **MARKETS.**