

## Personal Lines Overview

At Amwins Access, we're in the **solutions** business. Our Personal Lines digital and custom underwriting capabilities are built on three pillars of success: speedy turnaround, best-in-class market access and specialized underwriting expertise.

### Personal Lines Capabilities



#### Custom Underwriting Capabilities

- ✓ Homeowners (HO3/HO4/HO5/HO6/HO8)
- ✓ High Value Homes
- ✓ Vacation Rentals (inc. Airbnb, VRBO)
- ✓ Vacant Dwellings (3,6,12-Month Terms)
- ✓ Builder's Risks/Renovations/COC
- ✓ Special Events
- ✓ Flood (Private/Excess)
- ✓ Umbrella (Excess) / CPL (Excess)
- ✓ Home-Based Business

#### We're also known as:

- ✓ Private Client Specialists
  - High Value Homes
  - Yachts/Marine
  - High Limit Umbrella/Excess (up to \$50 Million)
  - Personal Article Floaters (Standalone or Packaged)
- ✓ Farm/Ranch Specialists
  - Property & CPL
- ✓ Hard-to-Place Specialists
  - Homes with Claim Activity
  - Flat and Rolled Roofs
  - PC 9/10
  - Coastal, Brush and Forested Properties



#### Digital Capabilities

Amwins Access Digital is your 24/7 solution for Stand-Alone Secondary and Tailored Coverages with lapses in coverages accepted and immediate binding available. Common risks include:

- ✓ Typical Residential Condominium Risks
- ✓ Resort Homeowner and Rental Properties
- ✓ Single Family Units

### Start Quoting Today!

#### Digital Capabilities Online at:



[amwins.com/personal-lines](https://amwins.com/personal-lines)

#### Underwriting Capabilities by Direct Submission:



[amwins.com/appointments](https://amwins.com/appointments)

### Speed + Scale, powered by Amwins Access

Amwins Appointed Retail Partners gain access to our Personal Lines Portal where they can submit, quote and bind digital policies 24 hours a day. Not sure if your Personal Lines risk currently sits within our digital appetite? No problem! If the risk isn't bound, the Portal allows you to transmit the submission directly to your assigned Amwins Access Underwriter for fast and thorough service. Turn the page to learn more.



Submit



Quote



Bind

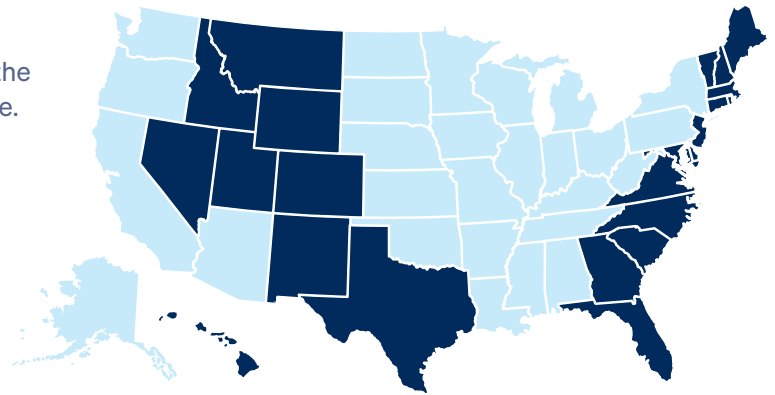
## Amwins Access Digital

Death by password? Hardly. We've invested deeply in a user-friendly, Single-Sign-On experience that helps Amwins Appointed Retail Partners efficiently shop our Personal Lines Digital Capabilities. If your submission doesn't meet our current digital appetite, our smart portal allows you to send your submission directly into the capable hands of your assigned Amwins Access Underwriter.

## Digital Capacity Coverage Map

Amwins Access Digital products are currently offered in the following states with more capacity and coverage to come.

- Colorado
- Connecticut
- Delaware
- Florida
- Georgia
- Hawaii
- Idaho
- Massachusetts
- Maryland
- Maine
- Montana
- North Carolina
- New Hampshire
- New Jersey
- New Mexico
- Nevada
- Rhode Island
- South Carolina
- Texas
- Utah
- Virginia
- Vermont
- Wyoming



## Digital Appetite Detail

### Inside our Portal, you'll find Key Products including:

- ✓ Forms HO3, HO6 and DP3
  - Building Type: Single Family Homes/Condo
  - Building Occupancy: Primary, Secondary and Rental
  - Maximum TIV: \$2M (FL or PC 9/10 risks = max TIV \$1M)

### Additional Coverage & Forms

- ✓ Liability up to \$1M
- ✓ Medical payments up to \$25,000
- ✓ Ordinance or law - 25% option available
- ✓ Inflation Guard - 4% option available
- ✓ Personal Injury
- ✓ Replacement Cost
- ✓ Water Backup up to \$30,000
- ✓ Loss Assessment up to \$10K

### Deductible

- ✓ AOP/Wind&Hail/Named Storm: Wide range of options based on risk characteristics.
- ✓ Named Storm available in South Carolina
- ✓ Hurricane available in Hawaii
- ✓ Flood \$5K deductible in South Carolina

### Sublimits/Other

- ✓ \$10K Water Damage Liability - Florida
- ✓ \$10K Mold
- ✓ \$50K Liability (max) unfenced pools
- ✓ \$10K Cosmetic Damage - Florida
- ✓ ACV Roof - FL and CO



Amwins is proud to be **AM Best's first delegated underwriting authority enterprise (DUAЕ) to receive a PA-1 score**, reflecting the highest standards for underwriting excellence.

For the latest Performance Assessment, access [www.ambest.com](http://www.ambest.com)

Rev. 3.23

Start  
Quoting  
Today!

Digital Capabilities Online at:  
[Personal-Lines.amwins.com](http://Personal-Lines.amwins.com)

Underwriting Capabilities by Direct Submission:  
Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Email: \_\_\_\_\_