

# Personal Lines Solutions

At Amwins, 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 Solutions

### Custom Underwriting Capabilities

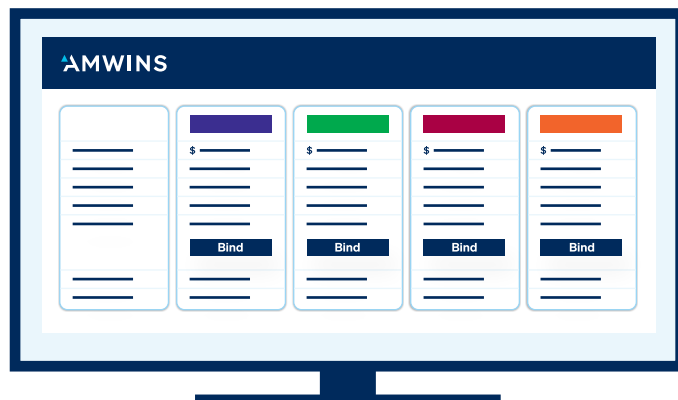
- ✓ Homeowners (HO3/HO4/HO5/HO8)
- ✓ Dwellings (DP1 & DP3)
- ✓ Condo (HO6)
- ✓ Vacation Rentals (inc. Airbnb, VRBO)
- ✓ Vacant Dwellings (3, 6, 12-Month Terms)
- ✓ Builder's Risks/Renovations/COC
- ✓ Special Events
- ✓ Flood (Private/Excess)
- ✓ Umbrella (Excess)/CPL (Excess)
- ✓ Home-Based Business
- ✓ Private Collections

### 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 IQ® provides instant quote-to-bind capability from multiple carriers combining the ease and convenience of online quoting with Amwins' scale and capabilities. Amwins Appointed Retailers gain quick access to a broad offering of A-rated carriers while self-serve features make the transaction process as seamless and easy as possible.



Our platform is your 24/7 solution for immediate binding risks that include:

- ✓ Detached-Single Family Homes
- ✓ Secondary and Stand-Alone Secondary Homes
- ✓ Rental Properties
- ✓ Typical Residential Condominium Risks

### Underwriting Capabilities by Direct Submission:

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

### Quote on Amwins IQ:

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



Submit



Quote



Bind

## Amwins IQ Coverage Highlights

Amwins InstantQuote products can generate up to 3 market quotes with more options to come!

- Offered in all states except Alaska

### Inside Amwins IQ, 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: \$3.6M

### Additional Coverage & Forms

- ✓ Ordinance of law
- ✓ Inflation Guard
- ✓ Personal Injury
- ✓ Replacement Cost
- ✓ Water Backup
- ✓ Loss Assessment
- ✓ Earthquake
- ✓ Theft
- ✓ Equipment Breakdown
- ✓ Golf Cart
- ✓ Green Upgrades
- ✓ Identity Fraud
- ✓ Mold

### Deductible

- ✓ AOP/Wind & Hail: Wide range of options based on risk characteristics
- ✓ Named Storm available in South Carolina
- ✓ Hurricane available in Hawaii

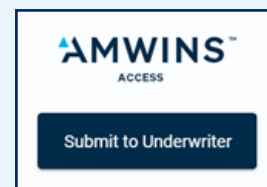
### Sublimits/Other

- ✓ Water Damage Liability
- ✓ Mold
- ✓ Liability (max) unfenced pools
- ✓ Cosmetic Damage
- ✓ ACV Roof
  - \*Wind Not Available - Monroe County, FL
  - \*Review Policy Forms for Details

## Custom Underwriting, powered by Amwins Access

If your submission doesn't meet our current digital appetite, our smart portal can send your submission directly into the hands of your assigned Amwins Access Underwriter for custom underwriting with an array of other available markets. Submitting to an Underwriter does not guarantee binding of a risk.

*Portal-generated quotes are not serviced by an Underwriter.*



Amwins is proud to be **AM Best's first delegated underwriting authority enterprise (DUAE) 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)

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Start Quoting Today!

Digital Capabilities Online at:

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

Underwriting Capabilities by Direct Submission:

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