

irwin siegel  
agency inc.

PRIVATE CLIENT GROUP



Protect What Your Clients Value Most

## Superior Insurance Solutions for the Affluent

Homeowners • Auto • Property • Private Collections • Watercraft • And More



Your affluent clients invest a great deal of time and effort building wealth, giving them a unique and perhaps complex set of coverage needs. All face one certainty: **risks grow while accumulating wealth.** Siegel Private Client Group provides access to markets that allow you to offer your clients comprehensive coverage at a competitive price. Experience world-class, personalized service and tailored insurance programs designed to cover the specific needs of wealthy individuals.

Our coverage is designed for residences with replacement costs starting at \$750k. Additional coverage options are available for residences that are part of a premium of \$25k or greater. **Ability to write monoline collection, umbrella, and yacht coverage available.**

### Homeowners:

- Flexibility to choose personal property limits
- Ability to insure coastal
- Cash settlement option
- Sewer and drain back-up
- Coverage for damage caused by domestic pets
- Additional living expenses if home becomes uninhabitable
- Coverage for business property (own or lease)

### Auto:

- Agreed value
- Waiver of deductible when accident renders vehicle "totaled"
- Outstanding rental car reimbursement
- Towing and labor built-in
- Roadside assistance
- Repair facility choice using original manufacturer replacement parts

## Proactive Loss Protection

Are you offering a proactive insurance policy?

### Wildfire Protection Unit

If a wildfire threatens a home, we have a service to preempt the damage before the fire even ignites. Wildfire mitigation experts will assess home vulnerability and if required, brush around the property will be sprayed with fire retardant.\*

### Hurricane Protection Unit

The Hurricane Protection Unit works to minimize wind and water damage following a storm. The hurricane will be tracked and, after landfall, the home will be visited. Short-term repairs will also be made.\*

\*select accounts in designated areas

## Claims Handling Expertise

Despite your best efforts, incidents can occur. Our claims division is a team of experienced, knowledgeable specialists who advocate for clients and handle claims promptly.

## Private Collections:

- 90 days to add new acquisitions to clients' policy
- Worldwide coverage
- Replace up to 150% of items' scheduled value
- No deductible

## Marine:

- Variety of deductible options
- Cover vessels cruising worldwide
- \$5k towards moving a vessel to safety when imminent danger exists

## Personal Excess Liability:

- Coverage available up to \$100M (in \$1M increments)
- Elite legal support
- Worldwide protection
- EPLI for five or fewer private staff

## Beyond:

- Worldwide Travel Insurance
- Identity Protection
- Kidnap, Ransom, and Extortion
- Private Aviation
- Watercraft—Sailboats to Super Yachts
- Security Systems

## More Information

Our coverage goes beyond typical insurance needs to address the risks of wealthy individuals. Visit [www.isapcg.com](http://www.isapcg.com) for eligibility requirements and detailed information about our program.

This document is for illustrative purposes only and is not a contract. It is intended to provide a product summary. Only the policy can provide the actual terms, conditions, and exclusions.