

CELEDINAS

INSURANCE GROUP

Established 1959

PERSONAL CLIENT SERVICES

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Presentation to International Wealth Planners

US Real Estate Focus, 26th January 2012

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Broker Selection

- Dedicated High Net Worth Team of Experts with Domestic and International Capabilities
- Direct Access to Leading Insurance Carriers
- Single Point of Contact
- Client Confidentiality
- Claim Advocate
- Proactive Review of Program and Recommendations Annually

Choosing the Right Insurance Company

- **World Leading Insurance Carriers, who specialize in insuring affluent families**

- Chubb (A++ A.M. Best Rating)

- Chartis (A A.M. Best Rating)

- Ace Private Risk (A+ A.M. Best Rating)

- Fireman's Fund (A A.M. Best Rating)

- PURE (-A A.M. Best Rating)

- **Contracts Provide Broader Coverage**

- Extended Rebuilding Cost

- Replacement Cost on Personal Property

- Cash Settlement Option

- Deductible Waiver for Large Losses

- Employment Practices Liability

- Identity Fraud Coverage

Homeowners, Condo-Owners, Co-Op Coverage

- **Coverages**

- Dwelling Coverage (Homeowners)
- Additions & Alterations (Condo-Owners & Co-Op)
- Other Structures (20% of Dwelling Limit)
- Personal Property/Contents
- Additional Living Expense (30% of Dwelling Limit)
- Personal Liability
- Medical Payments

- **Deductibles**

- Special Deductible
 - Hurricane Deductible (%) – Per Calendar Year
 - Earthquake (%)
- All Other Perils Deductible (\$)

Most Common Policy Exclusions

- Fungi or Bacteria (Mold)
- Flood
- Gradual Loss
- Loss by Rodents, Insects, Birds, Vermin, Animals
- Faulty Construction
- Earthquake
- Confiscation
- Acts of War
- Intentional Acts
- Nuclear Hazard

Special Policy Limits

Most Common Policy Special Limits

- \$5,000 Jewelry
- \$5,000 Furs
- \$5,000 Guns
- \$5,000 Stamps, Coins, Securities, Manuscripts, etc.
- \$10,000 Silverware
- \$2,500 Money
- \$50,000 Breakage (Crystal, China, Statues, Sculptures, Wine, Glassware)
- \$100,000 Loss Assessment
- 5% of Dwelling Limit for Landscaping, \$5,000 Max. Per Tree (Fire, Lightning, explosion, Theft, Vandalism)

Liability & Excess Liability Coverage

- **Liability Coverage will pay damages an insured person in legally obligated to pay for Personal Injury or Property Damage caused by an occurrence covered by the policy anywhere in the world.**
 - Defense Coverage
 - Personal Injury Coverage
 - Defamation, Libel or Slander
 - Directors and Officers
 - Personal Injury & Property Damage – Not Fiduciary
 - Excess Liability Underlying Limit Requirements
 - Additional Insured Endorsement (Trust, LLC, etc.)

Optional Coverage Enhancements

Homeowners & Condo-Owners Policy

- Law and Ordinance (Rebuilding to Code)
- Excess Flood
- Identity Theft
- Mold Remediation Expense
- Extended Replacement Cost for Additions and Alterations
- Sinkhole Coverage

Excess Liability Policy

- Employment Practices Liability
- Excess Uninsured Motorist Coverage (Excess Liability Policy)
- Supplemental Defense Cost
- Yacht Hire Non-Owned Coverage

Red Flags

- Properties in Catastrophic Areas
 - Hazardous Flood Zones (Zone V, A, AE)
 - Earthquake Exposure
 - Hurricane Exposure
- Home Renovations
- Building Structures not Meeting Current Building Codes
- Domestic Help
- A Child Away at School
- Board of Profit or Non-For-Profit Organizations
- A Family with High Visibility
- Owning Valuables and Collectibles (Art, Silver, Stamps, Jewelry, etc.)
- Gaps in Coverage
- Properties in Trust or LLC
- Recreational Vehicles

Other Policy Types

- Automobile Policy
 - International Drivers License
- Valuable Articles Policy
 - Collectibles, Stamps, Fine Art, Jewelry, Rugs, etc.
- Kidnap and Ransom
 - Ransom and Extortion
- Yacht Insurance
- Aviation Insurance
- Life Insurance for Estate Planning
- Health & Disability Insurance
- Commercial Insurance

Securing Your Assets..... Providing Peace of Mind.....