

When You Think Personal Lines, Think S.H. Smith & Company



FROM STRAIGHT FOWARD HOMEOWNERS INSURANCE COVERAGE TO PERSONAL UMBRELLA POLICIES AND EVERYTHING IN BETWEEN, S.H. SMITH & COMPANY HAS YOUR INSURANCE NEEDS COVERED. WE WORK WITH "A" RATED MARKETS TO ENSURE THE MOST THOROUGH COVERAGE AT THE MOST COMPETITIVE RATES.

Our Product Line Includes:

- **Homeowners Coverage**

- One to four family dwellings-log homes, wood stoves and unique homes acceptable
- Primary and secondary homes
- Homes with coastal exposure
- Homes with daycare exposure
- Personal article floater -jewelry, fine art, furs, collections
- Watercraft and automobile -considered with whole account minimum home value \$750K

- **Dwelling Fire Coverage**

- One to four family dwellings
- Owner and tenant occupied
- Dwelling with coastal exposure

- **Personal Umbrella Coverage**

- Limits \$1M to \$10M
- Young drivers, old dirvers, DUI all considered
- High profile career

- **Comprehensive Personal Liability**

- Up to \$1M limit
- Stand alone coverages

Recent Successes:

- **\$4,000,000 home** with two water damage losses
Location: TX
Premium: \$20,490
- **\$459,000 secondary home** within 1,000 feet of coast
Location: MA
Premium: \$3,072
- **Stand alone personal umbrella:** 4 locations, 7 vehicles, 8 recreational vehicles, 3 watercraft, 8 drivers (incl. 3 employees)
Limits: \$5M with \$1M XS UM/UIM
Premium: \$6133 + taxes/fees

► **FOR ADDITIONAL INFORMATION** please contact one of our personal lines product experts:

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S.H. Smith & Company, Inc. is a national, independently owned insurance broker, in-house underwriting facility and program administrator licensed to write in all 50 states.