

Insure High Value Assets with your Home

Request a free policy quote today!

Combine assets in a Comprehensive Personal Insurance Policy Package for multiple discounts and complimentary appraisals

- ▶ **Homeowners Insurance** (required)
- ▶ **Umbrella liability to extend personal liability coverage**
- ▶ **Coverage of high-value assets**
 - ▶ Luxury Automobiles and Collector Cars
 - ▶ Boats – Watercraft – Yacht
 - ▶ Wine collection
 - ▶ Fine art
 - ▶ Jewelry
 - ▶ Gun collection
 - ▶ Sports memorabilia



Trust BenefitPerqs

to assess and price your risk appropriately



Homeowners Insurance for homes valued in excess of \$1 million

Plus autos and other high value assets with a comprehensive policy

Free estimates within 24 hours



www.benefitperqs.com
314.994.9071



Find the Best

insurance policy for homes valued in excess of \$1 million

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Policy Options

- ▶ High deductibles, up to \$100,000
- ▶ Guaranteed rebuilding cost, without being penalized for depreciation
- ▶ Replacement of home/condo contents, without being penalized for depreciation
- ▶ Cash settlement up to the coverage limit to rebuild or purchase a new home
- ▶ Earthquake coverage
- ▶ Excess flood coverage

If your home is valued in excess of \$1 million, take advantage of specialty homeowners insurance.

Policies from the traditional high value asset carriers like

- ▶ AIG
- ▶ Chubb
- ▶ Lloyd's

If you have too many losses or a lapse in coverage, BenefitPerqs will find good policies from other reliable carriers.

Scenarios Covered

- ▶ Destruction of home/condo
- ▶ Loss or theft of home/condo contents
- ▶ Damage caused by pets
- ▶ Damage to landscape
- ▶ Loss or theft of personal property while on vacation or away from home
- ▶ Cost to repair or replace high tech equipment
- ▶ Physical and mental expenses caused by home invasion, stalking, carjacking, kidnapping, or child abduction

Request a free policy quote online or by phone.

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Quotes available in 24 hours or less.

Add Automobile Policies*

for Luxury and Collector Cars

- ▶ High deductibles, up to \$10,000
- ▶ Waiver of deductible for roadside assistance
- ▶ Waiver of deductible if the car is totaled
- ▶ Pay off car loan or lease if car is totaled
- ▶ Choose your own mechanic for repairs
- ▶ Only manufacturers parts will be used for repairs
- ▶ High limits for rental car reimbursement during repairs
- ▶ Worldwide coverage

**high value auto policies only available as part of the home insurance comprehensive package.*

Example

What would happen if an owner of a \$350,000 Maserati caused damage to a lower-priced vehicle?

The Umbrella Policy will cover over and above the amount covered by the owner's primary auto policy.

This would be beneficial if the owner of the damaged vehicle sued the Maserati owner for "other damages," such as mental anxiety, for \$3 million, in an attempt to profit from the accident.