

When standard market carriers will not or cannot underwrite a unique or high-risk personal lines exposure,

Lexington Insurance Company most often can, and does through LexElite® personal lines products. LexElite products are built to respond to precisely those personal exposures other insurers won't.

LexElite is accessible through various program administrators and other surplus lines insurance brokers.

**SURPLUS LINES BROKERS INTERESTED IN ADDITIONAL INFORMATION CAN CONTACT LEXINGTON:**

Lexington Insurance Company  
Personal Lines Department  
100 Summer Street  
Boston, Massachusetts 02110  
(617) 345-4100

**OR VISIT US AT [WWW.LEXELITE.COM](http://WWW.LEXELITE.COM)**

The information contained herein is for informational purposes only and does not constitute an offer to sell or a solicitation, nor does it provide a complete description of coverage terms, conditions, exclusions and limits, nor does it purport to restate, explain, or interpret any insurance policy. Only the applicable policy contains a complete description of all the provisions of the coverage. The information provided herein is made available only upon the request by an insurance professional(s).

**LEXINGTON INSURANCE  
COMPANY MOST  
OFTEN CAN, AND  
DOES...**

**WE DO IT EVERYDAY.  
WE HAVE FOR YEARS.  
NATIONWIDE.**

**Lexington Insurance Company**  
100 SUMMER STREET  
BOSTON, MASSACHUSETTS 02110  
(617) 345-4100

**LEX** *Elite*®

**PERSONAL LINES  
INSURANCE**



**SURPASSING TRADITIONAL BOUNDARIES**

**Lexington Insurance Company**  
[WWW.LEXELITE.COM](http://WWW.LEXELITE.COM)

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## THE LEXINGTON ADVANTAGE

### Surpassing Traditional Boundaries

### WHEN OTHERS STOP, WE BEGIN.

### AT EASE WITH THE UNUSUAL

We can successfully manage exposures others can't because our underwriters are among the most technically proficient personal lines underwriters anywhere. They are right at home analyzing the unique and the complex. They welcome new challenges and innovative product ideas. And they have the flexibility of form and rate to respond with efficient, effective solutions for unusual high-value or high-risk personal lines exposures.

### SKILL AND STRENGTH IN CLAIMS

Our claims specialists are experienced at settling complex personal lines claims in a timely, efficient and fair manner. And every LexElite® policy we issue is backed by Lexington's impressive financial strength and claims paying ability.

### THE LEXELITE LINE

LexElite products can be underwritten on a standalone basis or packaged with our LexElite homeowners form, minimizing cost and maximizing administrative efficiencies for our insureds and brokers.

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## HOMEOWNERS

Our homeowners coverage is underwritten for a range of sizable and complex homeowners exposures, including high-value properties, older homes, secondary/seasonal residences, long and short term rental properties, builders risks, and homes with prior losses.

- Industry-accepted ISO HO3 policy forms modified or tailor coverage for these risks
- High dwelling coverage limits available
- Wind and earthquake coverage available
- Mechanical breakdown coverage included
- Wind deductible buyback coverage available
- Home-based business coverage available
- "Replacement Cost," "All Risk" coverage on contents, and numerous ISO endorsements available
- Attractive rates and deductibles
- Builders Risks policies can be converted to full homeowners policies upon completion (optional premises liability, theft of building materials and extended coverage available)
- Optional golf cart coverage (physical damage and liability)
- Incidental business coverage and increased limits on business property endorsements available
- Limited mold and pollution protection available
- Optional ID theft and AD&D coverage
- Optional charitable board coverage
- Minimum values \$300,000 "non-coastal"
- Minimum values \$500,000 "coastal"

### PERSONAL UMBRELLA/ EXCESS LIABILITY

When a client with a unique or high-value exposure requires additional personal liability protection, we can respond.

Deluxe enhancements include:

- Uninsured/underinsured motorist coverage available
- Personal injury liability protection available
- Incidental business coverage available
- High limits available

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## PERSONAL ARTICLE FLOATERS

Coverage can be written for all classes of property, from valuable works of art and fine jewelry, to expensive coin collections or other unique items.

- Worldwide coverage written on the ISO personal inland marine form
- Most classes of personal property considered, including jewelry, furs, cameras, musical instruments, silverware, golf equipment, golf carts, fine art, postage stamps, coins, guns/firearms and bicycles
- No standard deductible
- Any-size schedule can be provided
- Competitive appraisal requirements
- Coverage for property on exhibit available
- Policies covering engagement/wedding rings may be issued in the name of the two interested individuals, irrespective of domicile
- Credits can be provided for use of bank vault, safety deposit box or personal safe

### EXCESS FLOOD

Customized coverage is built to protect coastal and interior risks in all flood zones.

- Coverage is excess of the maximum limits available under the National Flood Insurance Program (NFIP) of \$250,000 on buildings; \$100,000 on contents
- Customized coverage limits available (not subject to entire Homeowners limits)
- Coverage can be provided on a "following form" basis to the underlying policy
- Coastal and interior risks in any flood zone may be eligible, subject to Lexington underwriting, including single-family and multi-family dwellings, condominium units and rental homes

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## VACANT DWELLINGS

Sound, flexible coverage is underwritten for vacant dwellings, old or new.

- ISO DP3 special form including extended coverage and vandalism available for most dwellings
- Flexible 3, 6, and 12 month terms available
- Wind and earthquake coverage available
- Numerous coverage options include on-premises theft, personal liability, and medical payments
- Coverage for condo units available
- Flexible deductibles
- Minimum limit: \$300,000 "non-coastal"/\$500,000 "coastal"
- Excess flood coverage available

### CONDOS & DWELLINGS

Attractively priced coverage for owner-occupied and hard-to-place rental or secondary/seasonal condos, as well as units rented by tenants.

- Industry-accepted ISO HO6 and HO4 policy forms modified to tailor coverage for these risks
- Many standard ISO endorsements and customized LexElite endorsements available
- Wind coverage or wind exclusion credits available
- Primary flood coverage included for units on certain floors
- "Replacement Cost" and "All Risk" coverage on contents available
- High limits for additions and alterations coverage available
- Coverage for loss of use on rental home available

**Cost-sensible coverages can be underwritten on a stand-alone basis, or combined with LexElite homeowners coverage to maximize efficiency.**

Lexington Insurance Company is the leading U.S. based non-admitted surplus lines insurer operating as such in all states except Delaware. Risks placed with a surplus lines insurer must be placed in accordance with state and federal law, including applicable surplus lines laws. All placements with surplus lines insurers are subject to underwriting by the insurer. Products may not be available in all states.

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