



Personal Lines for High Net Worth Individuals

*Total account solution for clients who have \$1 million home
OR a total account premium in excess of \$10,000.*

Homeowners coverage – Capacity to cover the most beautiful homes in America, wherever they are – on the coast, in the mountains or in a gated community.

Guaranteed Replacement Cost for the dwelling with a cash settlement option.

Assume more risk... Save more money. Deductible options up to \$100,000 can provide meaningful premium savings.

Collections coverage – Insuring your most treasured possessions.

Jewelry. Fine Art. Wine. Antique Furniture. Worldwide coverage. Coverage for newly acquired items. Inventory management. Vulnerability assessments. Appraisal Discounts.

Excess Liability coverage – Protecting Your Personal Wealth.

We can offer up to \$100 million in personal excess liability insurance on a single policy. Worldwide protection. Choice of legal representation. Defense costs outside policy limits. Optional EPLI coverage.

Automobile coverage – Virtually unlimited capacity.

Ability to insure collector cars, regular-use automobiles, motorcycles and recreational vehicles all on one policy. Agreed value. OEM parts.

Yacht coverage – “All Risk” coverage. Worldwide navigational limits. High, flexible limits (from small boats to mega-yachts).

Risk Management Services – Services for fine homes.

Structural valuations. Loss prevention. Disaster planning and mitigation. Art collection management. Personal security services.

Superior and attentive claims service – the best in the industry.

Policyholders overwhelmingly rate our service s as “exceptional”. Choose your own contractor. Cash settlement option.

Contact All Risks, Ltd. Today!

Virginia Office

9030 Stony Point Pkwy, Suite 230, Richmond, VA 23235

Toll Free: 800-366-7475 Phone: 804-330-4652 Fax: 804-330-9485 Website: www.allrisks.com

Brandon Colver, Personal Lines Manager Extension 268

bcolver@allrisks.com

For agencies located in AL, FL, GA, MS, NC, SC & TN:

Dean Vorpapel, Underwriter

Extension 265

dvorpapel@allrisks.com

For agencies located in CA, VA & TX:

Doreen Daniel, Underwriter

Extension 252

ddaniel@allrisks.com

For agencies located in DE:

Kim Taylor, Underwriter

Extension 224

ktaylor@allrisks.com

For agencies located in all other states:

Sharon Irving, Underwriter

Extension 225

sirving@allrisks.com