



## High Value Homeowners | [kinsaleins.com/hv](https://kinsaleins.com/hv)

### TARGET CLASSES

#### Single-family homes over \$1M Dwelling Value

- Historic homes
- Mansions
- Mountain homes
- Ranches
- Waterfront homes

### AVOIDED RISKS

- Short-term rentals
- Multi-family homes
- Multi-property schedules
- Row homes

### COVERAGE TERRITORY

- Excess coverage available in all 50 states
- Primary coverage available in:  
AL, AZ, CA, CO, DE, FL, GA, HI, ID, IL, KY, LA, MA, MS, MT,  
NC, NJ, NM, NV, NY, OR, PA, SC, TN, TX, UT, VA, & WA
  - All states planned for 2025

### CAPACITY

- Up to \$5M primary capacity
- Up to \$10M excess capacity (unsupported only)

### SUBMISSION REQUIREMENTS

- Broker specifications
  - Effective date
  - Requested coverage & perils, including Statement of Values or ACORD 80
  - Underlying terms, if requesting excess
- Completed Kinsale HV supplemental application
- Five-year loss summary

**Submissions:** [hv@kinsaleins.com](mailto:hv@kinsaleins.com)