

PERSONAL LINES

Homeowners Property Insurance



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Eligible Accounts

If you own a home, you need property protection, particularly in catastrophe-prone regions like earthquake fault zones in California, floodplains in the Southeast, or wildfire corridors in the West. While homeowners in these regions need to be prepared, it's also an important coverage for investors, landlords, and those with seasonal or vacation properties. If a property carries significant risk that standard insurers shy away from, Specialty Program Group steps in as the knight in shining armor.

Coverages Offered

- Homeowners: High value to low values homes. Primary & Secondary homes.
- Dwellings: Builders Risk/COC, Vacants, Short term rentals, Tenant occupied
- Earthquake Coverage: Full coverage with minimal deductibles for high-risk areas.
- Primary & Excess Flood: Options available to better cover flood events
- Deductible Buyback options: EQ, Flood, Wind & Hail, Wildfire Deductible Buy Back

Optional Coverage Enhancements

- Homeowners (HO-3/HO-5)
- Dwelling Fire
- COC/Builders Risk
- Short term rentals
- Vacant dwellings
- Earthquake
- Deductible Buyback (EQ, Flood, Wind/Hail)
- Excess Flood

Capacity

- Available in all 50 states as well as some international locations
- Min Cov A limits vary by state, no maximum TIV

Policy Highlights

- A.M. Best 'A' Rated Carriers
- Experienced Underwriters
- Competitive Products
- National & International Capabilities
- Direct Bill Available
- Online Quote Portals
- Extended Replacement Cost available
- Replacement Cost on Contents
- Personal Injury
- Loss Assessment
- Water Back Up
- Excess Fire options – unlimited TIV

Claims Handling & Support

SPGClaims@specialtyprogramgroup.com

Why Choose Us

Strong Relationships

With a vast network of top-rated carriers, we secure exclusive coverage options and competitive pricing to help you stand out in the market.

Niche Solutions

Our expertise in specialized markets enables us to address unique or hard-to-place risks, ensuring your clients always have the right coverage.

Expert Guidance

Rely on our seasoned underwriters for strategic insights and hands-on support-from quote to renewal-empowering you to grow and retain business.