

LOCALEDGE

Personal Lines Brokerage

High-Net-Worth:

Key coverages:

- Extended/Guaranteed replacement cost provides coverage beyond the Coverage A limit and provides peace of mind in the event of a total loss.
- Water Back-up is available up to the Coverage A limit
- Agreed value loss settlement offered on high end automobiles
- High umbrella limits available with worldwide/broad coverage options
- Blanket or scheduled options for jewelry, fine arts and other collectibles
- Flood coverage available

High-Net-Worth carriers available:

- Chubb, Openly, and Vault.

Who needs High-Net-Worth coverage?

Customers with emerging or considerable wealth. This coverage is designed for those who own high value homes, collections, and automobiles. Some of our carriers will also provide coverages for secondary homes, rental homes, and watercraft as well. These carriers provide broad coverage contracts and top tier claims support to suit the needs of high-net-worth customers.

Available limits:

- \$500,000+ for Coverage A
(no Coverage A max for some carriers)
- Umbrella limits available at \$10,000,000 or higher for package accounts
- High profile/public figures considered

Admitted Specialty Lines:

Some risks don't fit in the standard market & need specialized solutions. LocalEdge has you covered for the following lines:

- Monoline liability & umbrellas
- In-home business
- Rental, seasonal, secondary, & vacant homes
- Inland marine

Admitted Specialty carriers available:

- USLI
- RLI
- Minico

Getting started:

To submit new business, please email a fully completed Acord application for each line to

LocalEdgeNewBusiness@bridgespecialty.com

Questions about Personal Lines Brokerage?

Call us at 800.444.1744, option 2. Or email LocalEdgeNewBusiness@bridgespecialty.com

LocalEdgeBrokerage.com

Information including but not limited to available carriers, products, services, and commission rates has been updated as of March 2025 and is subject to change at any time in LocalEdge sole discretion. Confidential and proprietary. Disclaimer: Certain property casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.