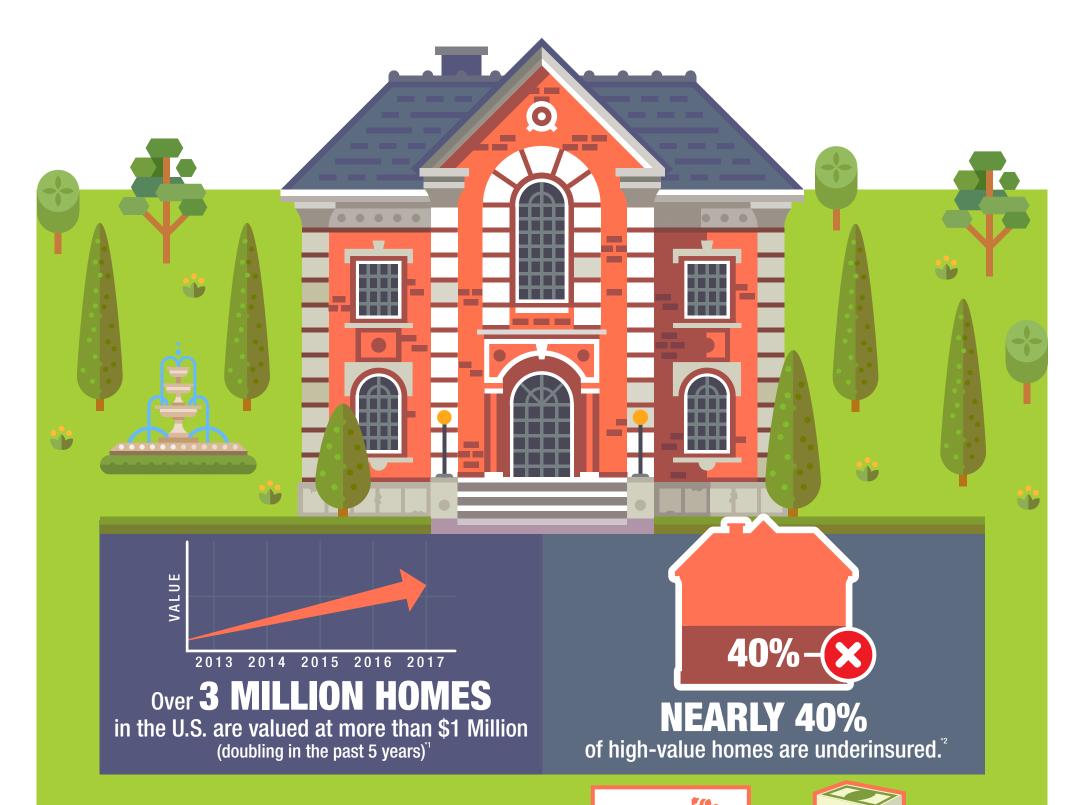
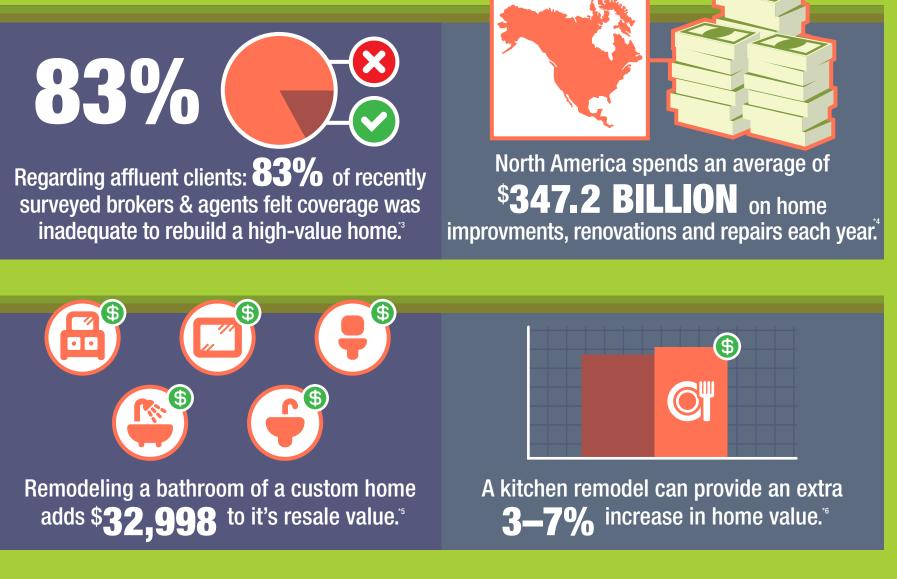
## **ARE YOU SITTING ON A GOLD MINE?** Nearly 40% of high-value homes are underinsured.

The number of homes valued at \$1 million and above has doubled in the past five years. With this recent surge in high-value homes comes an increased need for specialized coverage.

Homeowners often underestimate the value added by upgraded features such as imported tile, outdoor kitchens, custom-made cabinetry, built-in pools and custom brickwork. Consequently, many homeowners do not realize their homes fall into this high-value range, leaving them at risk for insufficient coverage by a standard mid-market policy.

Dig deep with clients and ensure they obtain the right specialty coverage for their specific needs. High-Value Homeowners insurance can help protect their investment.





## CLICK TO PRINT



Sources: (1\*) (2016) Retrieved from Trulia. https://www.trulia.com/blog/trends/million-dollar-homes-2016/ (2\*) (2012) Retire with Confidence: How to Structure a Personal Insurance Program. https://www.moodyins.com/wp-content/uploads/2016/02/ACE\_Insurance-Planning-for-Retirement-White-Paper\_Oct-2012-Moody.pdf (3\*) (2013) Wealth at Risk: How High Net Worth Families Overpay to Be Underinsured. http://www.oliverwyman.com/content/dam/marsh/Documents/PDF/US-en/ACE%20Wealth%20at%20Risk%20How%20High%20Net%20Worth%20Families% 200verpay%20to%20be%20Underinsured%20112014.pdf (4\*) Statista. https://www.statista.com/statistics/197920/us-improvement-and-repair-expenditure-since-1995/ (5\*) (2016) Cost vs. Value Report. http://www.remodeling.hw.net/cost-vs-value/2016/ (6\*) (2016) Retrieved from Consumer Reports.8 Ways to Boost Your Home Value. http://www.remodeling.hw.net/cost-vs-value/2016/