



Personal Lines

Our personal lines mission is to provide multiple access points to meet our customer where they want to be met. We offer comparative online rating for our platform configured carriers in many states for those retail agents that want 24/7 access to quoting. For those that want personal touch access to our platform, our call center teams take information over the phone and handle the inputting for our customers. Our experienced and accessible underwriting teams round out our insurance solutions handling large, tough to place, and specialty business providing access to all of the carriers we represent.

Our vast experience in personal lines has taught us that multiple points of entry, one stop shopping, and a low decline rate are critical factors in formulating and maintaining solid relationships with retail agents. The primary differentiator for RT Specialty is our people, and personal lines is no different. We offer an industry leading number of carriers and are willing to assist no matter how easy or difficult the insurance problem is.

Target Personal Lines Classes

- **Homeowners / Dwelling Fire / Condos / Renters**
 - Low / Medium / High Value Homes
 - Primary / Secondary / Seasonal occupancies Tenant occupied / Short-term rentals, Airbnb, VRBO
 - Coastal locations
 - Wind coverage is available in many Tier 1 Counties
 - Available in all protection classes
 - Business name, Trust, Estates, Limited Partnerships, Family Partnerships and LLC's
 - Risks with prior losses
 - Risks with no prior insurance
 - Risks with swimming pools, trampolines and domestic animals (exclusions or limitations apply)
 - Water back-up coverage available
 - Loss assessment coverage available
- **Vacant Dwellings & Dwellings Under Renovation**
 - Multiple coverage forms available
 - Liability
 - All protection classes eligible
 - Coverage for contents
 - Renovations
 - 1-4 family dwellings and condos
 - Model homes
 - Home Flippers acceptable
 - Business name, estate of, or LLC acceptable
- **Personal Umbrella**
 - Unlimited number of autos, RVs and watercraft
 - Multiple 1-4 family residential locations
 - Multiple at fault accidents in a household
 - Major and minor violations (not criminal convictions)
- **Comprehensive Personal Liability**
- **Ground Up Builder's Risk**
- **Primary and Excess Flood**
- **Home-Based Business Product**
- **Inland Marine**
- **Farm and Ranch**
- **Special Events**
- **Watercraft / Jet-ski**
- **Collector Vehicle**

CONTACT

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Or contact your local RT Specialty broker or underwriter.

[RTSPECIALTY.COM](https://www.rtspecialty.com)

The description of these products are only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same.

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