

HOMEOWNERS / PERSONAL LINES

Overview

Sirix Group has access to a range of Binding Authorities, market facilities, and innovative open market underwriters which facilitate the placement of a diverse range of Homeowners business in the London market.

Coverage Highlights

We offer high value homeowners coverage including Comprehensive Personal Liability (CPL) and Medical Payments. Additional coverages are available for Other Structures, Contents, and Loss of Use.

Key Figures

USD 10,000,000 MAX DECLARATION	USD 1,000,000 LIABILITY LIMITS	USD 2,500 MINIMUM PREMIUM
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Our markets have the ability to place up to USD 10,000,000 in one declaration with Personal Liability limits up to USD 1,000,000. The minimum premium is USD 2,500.

CLASSES OF BUSINESS	
Primary Dwellings	Condominiums
Secondary / Seasonal Dwellings	Ground Up Construction
Tenant Occupied Dwellings	Dwellings Under Renovation
Vacant Dwellings	Dwellings Owned by Corporations
Multi-Family Dwellings (Max 3)	—

Even if your risk does not fall into any of the above categories in terms of size, nature, or occupancy — submit it for consideration. We welcome the opportunity to review unique and challenging risks.

Underwriting Guidelines



REQUIREMENT	DETAILS
Minimum Coverage A	USD 500,000
Homes Over 25 Years Old	Full updates required to utilities and roof. Kitchens and bathrooms must be fully updated within 25 years.
Central Station Fire & Burglar Alarms	Required for Coverage A limits over USD 1,000,000 and/or Total Insured Values over USD 1,500,000

We can provide further details and guidelines for our risk appetite, including a decline list, as a supplement to this brochure upon request.



Homeowners / Personal Lines Division