

### PRODUCT HIGHLIGHTS

- Higher Property Limits
- Personal Property Replacement, without deductions for depreciation
- Flexible coverage limits for Contents, Other Structures and Loss of Use
- Liability and Medical Protection
- Extra Coverage for Valuables
- Rebuilding to code included
- Identity Fraud Expenses included
- Loss Assessment included
- Mold Remediation included
- Sewer and Drain Backup
- Earthquake
- Animal Liability
- Personal Injury
- Golf Cart Coverage
- Generous Premium Credits and Discounts
  - Claim-free loss history
  - Impact-resistant windows and roofing
  - Home security devices
  - Higher deductibles
  - New House
  - Masonry and superior construction

# strength.

A STRONG TEAM,  
OPERATIONALIZING  
A STRONG BALANCE  
SHEET.

### TOP TARGETS

- High Value Homes exceeding \$250,000 in replacement value on the eastern coast of the U.S.
- Primary, Secondary or Seasonal Coastal homes with or without rental exposure, and tenant occupied with any rental period
- Named Insureds can be individuals, corporations, family trusts or LLCs

### BHSI TEAM & CULTURE

- Highly experienced people, from diverse backgrounds, empowered to act
- Entrepreneurial spirit driven by performance and customer focus
- Integrated team demonstrates the best of Character & Capability
- Flat, efficient & responsive structure

### FINANCIAL STRENGTH YOU CAN TRUST

- A++ from AM Best
- AA+ from Standard & Poor's
- \$485.4 billion in admitted assets
- \$307.8 billion in policy holder surplus

\*Source: Balance sheets as of 30/06/2024 for the Berkshire Hathaway National Indemnity group of insurance companies.

# BHSI

Berkshire Hathaway Specialty Insurance ([www.bhspecialty.com](http://www.bhspecialty.com)) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. It underwrites on the paper of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.

For more information, contact [info@bhspecialty.com](mailto:info@bhspecialty.com).

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## CONTACTS

### Sanjay Godhwani

*Head of North America*

617.936.2904 O

857.205.7093 M

[sanjay.godhwani@bhspecialty.com](mailto:sanjay.godhwani@bhspecialty.com)

### Greg Freeman

*Head of Property, North America*

917.960.2403 O

718.406.1394 M

[greg.freeman@bhspecialty.com](mailto:greg.freeman@bhspecialty.com)

### Umesh Dasari

*Head of US Homeowners and E&S Small Business*

617.936.2949 O

617.901.7505 M

[umesh.dasari@bhspecialty.com](mailto:umesh.dasari@bhspecialty.com)