

Re|discover the potential of Munich Re's specialty personal lines solutions

With a full array of primary and reinsurance solutions, Munich Re helps you cover the risks too challenging to handle alone.

Product	Primary Insurance	Reinsurance
 Boat/Yacht	✓	
 Collector Vehicle	✓	
 Motorcycle	✓	
 Pet Health	✓	
 Home Cyber		✓
 Identity Recovery	✓	✓
 Home Systems Protection		✓
 Inland Flood		✓
 Service Line		✓
 Manufactured Housing	✓	
 Parametric		✓
 Treaty & Facultative Reinsurance		✓
 Specialty Homeowners	✓	

	Boat/Yacht	Full protection for boats and yachts, from bow to stern, including antique and personal watercraft, with discounts and customized coverage for larger vessels. <i>Provided by: American Modern</i>
	Collector Vehicle	Protection for classic, muscle, race, exotic, antique, and kit cars, as well as all kinds of collector vehicles, with usage-defined premiums and agreed value settlements. <i>Provided by: American Modern</i>
	Motorcycle	Protection for motorcycles with up to 14 discounts and replacement cost settlements. Includes custom cycles, golf carts, ATVs, snow mobiles, and more. <i>Provided by: American Modern</i>
	Pet Health	Provides more than just basic coverage for pets. Includes accidents, lab tests, emergency visits, and more, all with flexible deductible, copay, coverage and limit options. <i>Provided by: American Modern</i>
	Home Cyber	Comprehensive insurance product that responds to the expenses and services needed to recover from cyber attacks, home systems attacks, cyber extortion, data breach and online fraud. <i>Provided by: HSB</i>
	Identity Recovery	Coverage that is not limited to out-of-pocket expenses, but offers personal services to help ID fraud victims restore their credit to pre-theft status. <i>Provided by: HSB</i>
	Home Systems Protection	Coverage for many types of home systems and equipment, such as, solar PV systems, computers, TVs and entertainment devices, exercise equipment, HVAC systems, washer and dryers. <i>Provided by: HSB</i>
	Inland Flood	Protection from the #1 natural disaster* in the U.S. Covers the home, contents, basement personal property, loss of use, property moved to safety and debris removal. <i>Provided by: Munich Re US</i>
	Service Line	Protection for the service lines that supply water, sewage, drainage, electricity, natural gas, propane, data, communications and other services into to the home. <i>Provided by: HSB</i>
	Manufactured Housing	Protection for manufactured homes, including stated value loss settlement, full coverage, flexible usage and age standards, and discounts. <i>Provided by: American Modern</i>
	Parametric	Protection from pre-defined conditions such as natural disasters and extreme weather events. An automatic payout is made when the pre-defined condition is triggered and a loss has occurred, resulting in seamless and quick claims resolutions. <i>Provided by: Munich Re US</i>
	Treaty & Facultative Reinsurance	Risk transfer on a quota share or excess of loss basis. <i>Provided by: Munich Re US</i>
	Specialty Homeowners	Coverage for a full-time or seasonal home that because of its value, age or claim history needs an alternative to HO-3 coverage. Including named peril coverage, with Broad Form peril upgrades, replacement cost settlement upgrade, and more. <i>Provided by: American Modern</i>

Learn more at munichre.com/personallines

*Federal Emergency Management Agency. "Basic Facts About The National Flood Insurance Program" 9-19-2016

Any descriptions of coverage are meant to be general in nature, may not be available in every state, may vary by state, and do not include nor are intended to include all of the actual terms, benefits and limitations found in an insurance policy, which forms the contract between the insured and insurance company, and governs in all cases. Such products and services described here are offered by Munich Re subsidiaries, which includes, but is not limited to Munich Reinsurance America, Inc., American Alternative Insurance Corp., The Princeton Excess and Surplus Lines Insurance Company, The Hartford Steam Boiler Inspection and Insurance Company, and American Modern Insurance Group, Inc. (collectively, "Munich Re US P&C Operations"). Munich Re and Munich Re US P&C Operations disclaims any and all liability whatsoever resulting from use of or reliance upon this material. Any Inland flood coverage endorsement is not intended to satisfy any mandatory flood insurance requirements of the policyholder's lending institution for their mortgages or loans. Coverage to satisfy these requirements is available through the National Flood Insurance Program (NFIP). This inland flood coverage endorsement is not affiliated with the NFIP. Certain information contained herein may be intended for surplus lines brokers and producers. It also is intended as general information only and does not constitute an offer to sell or a solicitation of insurance. Any inquiries concerning Cyber coverage should be directed through a licensed surplus lines producer or broker.