

irwin siegel
agency

PRIVATE CLIENT GROUP

Protect
what
your
clients
VALUE
MOST



When you work with ISA Private Client Group, you're gaining a trusted partner, an advocate, and a risk manager. Our strong relationships with the major high net worth carriers enable us to provide multiple carrier quotes offering unique solutions. Obtain superior protection for your clients' homes, automobiles, collections, and more – backed by professional service and our experienced, knowledgeable advisors.

EXPERIENCE. THE SIEGEL DIFFERENCE.

HOMEOWNERS

- Guaranteed Replacement Cost for dwelling and other structures
- Content Replacement Costs without deductions for depreciation
- Cash settlement option, up to policy limit
- Enhanced Coverages for Landscape, Pets, and Rented Property
- Extra coverages in unexpected situations, ranging from tree removal after a storm, restoration of electronic data destroyed by a computer virus, or lock replacement if keys are lost or stolen.

AUTO

- Agreed value
- New vehicle replacement
- Worldwide liability coverage
- High coverage limits for liability and uninsured/underinsured motorists (UM/UIM) coverage
- Comparable car rental and roadside towing reimbursement are included

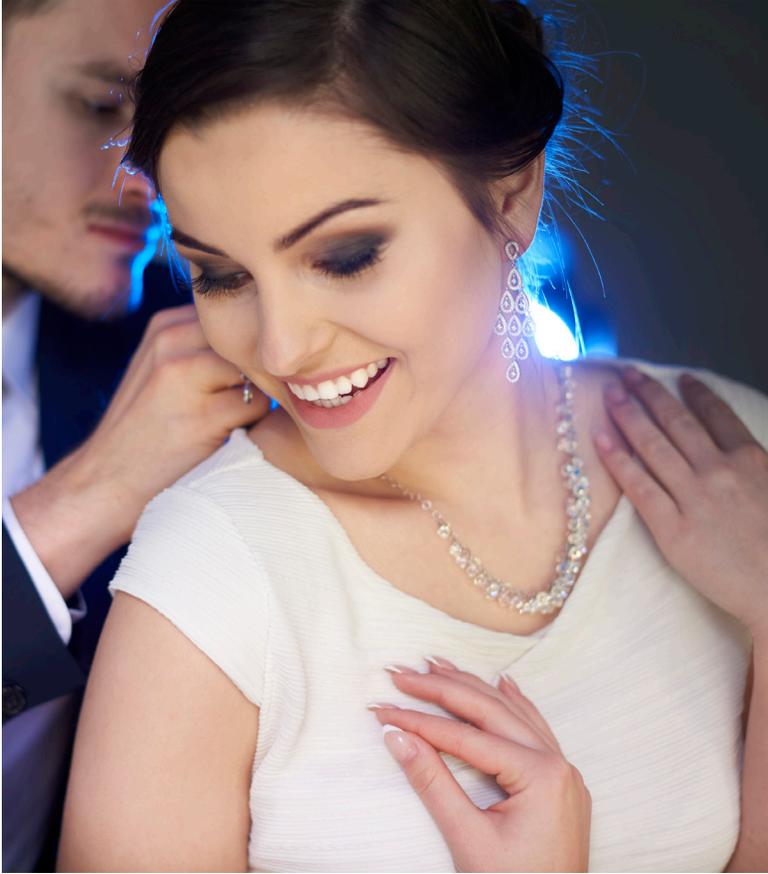
Smart Solutions Beyond Insurance Coverage

- Risk Consulting
- Appraisals of valued items to make sure your client is fully protected.
- Services to help identify:
 - Insulation problems
 - Electrical issues
 - Water leaks

Wildfire Protection - to pre-empt damage well before a wildfire even ignites.
Hurricane Protection - to minimize any water or wind damage.



Coverage Beyond Home and Auto When Your Clients Have More to Protect



PRIVATE COLLECTIONS

Whether your client collects art, antique furniture, jewelry, or wine, ISA Private Client Group can provide the precise level of coverage needed with a competitively priced policy.

Beyond the policy, ISA can offer services from a team of collection management professionals to complement your advisors and curatorial staff.

WATERCRAFT

ISA Private Client Group offers coverage options for all types of marine vessels, from weekend sailboats to luxury mega-yachts. We will analyze your particular needs and provide a customized policy along with valuable features to protect both the boat owner and their vessel. Variety of deductible options:

- \$5k towards moving a vessel to safety when imminent danger exists
- Emergency Towing & Assistance
- Coverage on physical loss or damage to your boat caused by a latent defect

TRAVEL INSURANCE

Whether you're on vacation or a business trip, we're there to make things better if the unexpected happens.

- Protection for you and your family no matter where you travel
- One annual premium covers travel throughout the year.

CYBER LIABILITY

We're committed to providing clients with comprehensive cyber protection that helps to avoid the lasting impact of rising concerns – like identity theft, hacking, cybercrime, and cyberstalking or harassment. We offer a broad range of protection to help keep your client and their family safe.

Products include:

- Cyber Insurance coverage from work to home and everywhere in between.
- Identity Management

PERSONAL EXCESS LIABILITY

Give your clients peace of mind by offering Personal Excess coverage.

- High Liability Limits ranging from \$1 million to \$100 million
- Coverage at home or abroad
- Defense costs for a lawsuit, even if it is groundless, false, or fraudulent
- Protection from lawsuits involving accusations of libel, slander, or negligent injuries
- Uninsured and Under-insured Motorists coverage limits up to \$10M

CLAIMS HANDLING EXPERTISE

We strive to exceed expectations at claim time with our concierge-level service. An insurance claims specialist will be available to you 24 hours a day, seven days a week. Claims satisfaction surveys consistently rate our carriers' claims resolution as outstanding.

