



Protect what your clients

**VALUE MOST**

**SUPERIOR INSURANCE SOLUTIONS FOR THE AFFLUENT**

irwin siegel  
agency

PRIVATE CLIENT GROUP

At ISA Private Client Group, we serve as your reliable partner, advocate, and risk manager. Our close ties with top high-net-worth carriers allow us to present multiple insurance options catering to your client's needs. Our team of expert advisors offer professional and personalized service to secure top-notch coverage for your client's valuable assets such as homes, automobiles, and collections.

### 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
- 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.

## 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
- Monoline coverage is available

## TRAVEL INSURANCE

Whether going on vacation or taking a business trip, we can provide the travel insurance protection your clients need to travel with confidence, security, and peace of mind.

- 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.

## 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.



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