



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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