



VAULT HOME COMPLETE

Protect the extraordinary quality, customization, and design in your luxury home.

Affluent individuals have curated luxury homes requiring higher quality and expertise to rebuild and replace. Your coverage needs to adapt to changes in the market to protect all of your assets.

Our team of experienced risk managers and vendors evaluates potential risks and identifies opportunities to help our insureds prevent or mitigate claims before they happen so they're proactively protected.



COVERAGE

HIGHLIGHTS

Replacement Cost Coverage. We ensure your replacement cost coverage covers high-quality materials and specialty labor needed to rebuild your home with consistent quality, design, and materials.

Flexible Claim Settlement Options. In the event of a total loss, Vault will either pay to have your house rebuilt, or offer you a cash settlement for the full cost of damages (up to the limit of the policy), with no obligation to replace or rebuild.

Home Systems Protection. We offer optional specialized coverage for sudden and accidental mechanical or electrical breakdowns that occur in your home's major systems and permanently installed appliances.



Service Line Protection. You are responsible for the outdoor service lines from the street to your house. Vault provides optional coverage for exterior and underground water and sewer piping, electrical service lines, and data lines, among others.

Coverage for Sewer and Drain Backups. In the event of a backup or overflow in your sewer, sump pumps, or drains, we provide coverage for resulting damages and clean-up costs.

Coverage for Trusts and LLCs. If your home is included within a trust or LLC, we will extend coverage to your home within that entity.





VAULT CLAIMS SERVICES

More Than a Payment Process, It's a Life Recovery Process.

Vault Claims Adjusters do what it takes to make a difference for our customers. We focus on fast, flexible, and creative solutions to help you recoup your covered losses.

On average, we respond to claims notifications within 24 hours of initial contact. Once damages are agreed upon, prompt payment will be issued.

Average response time after a claim notification:

24 hours



VAULT RISK SERVICES

Where Others See Risk, We See Opportunity.

We know risk education and mitigation are key to reducing severity of loss. Protecting your assets is more than insuring them, it's looking at the bigger picture to reduce all possible risks. Our team of experienced Risk Advisors provides risk management services to help proactively protect homes and valuables from water damage, fire, theft, natural disasters, and more.





The Vault Difference



Highlights



A blank canvas: Our unique business model centers on providing customized solutions, starting with a blank canvas and tailoring it to your needs.*



Rapid claims response and payout times: Vault offers a response time within 24 hours from initial contact. Once damages are agreed upon, prompt payment will be issued.



Industry innovator: Vault is a leading high-net-worth insurance provider for custom insurance solutions. Our leaders are respected industry innovators with decades of insurance expertise.



Coverage in all 50 states: We partner with local brokers and agents to offer the best service experience for our customers.*



Financial strength: Vault is rated A- (Excellent) by AM Best for our financial strength. We also maintain a conservative reinsurance program backed by highly rated or financially secured reinsurers.



Proactive protection and crisis response: Our team of experienced risk managers and vendors evaluates potential risks and identifies opportunities to help our insureds prevent or mitigate claims before they happen.



*Not applicable to all product coverages.



Get in touch with us



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FINANCIAL STRENGTH

Vault is rated A- (Excellent) by AM Best for our financial strength. Our company growth is fueled by technology investments, strong underwriting, data analysis, and an unrivaled business model emphasizing flexible, bespoke policies. We maintain a prudent approach to financial management and maintaining ample capital to insure complex risks.

Vault and Vault Insurance are the marketing names used by Vault Reciprocal Exchange and Vault E&S Insurance Company and their affiliates. Policies written by Vault E&S Insurance Company on a surplus lines basis through licensed surplus lines brokers. Coverage may vary by jurisdiction, situation, and customer selections. Coverage terms are subject to the policy as issued, including any applicable exclusions, limits, or deductibles. This brochure is provided for informational purposes only and does not modify the terms, conditions, or exclusions of any insurance policy. This is not an offer or guarantee of coverage. For details about coverage options or to obtain a quote, please contact your agent.

*Rating information accurate as of January 14, 2025. For the latest Best's Credit Rating, please access www.ambest.com.

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