



# HOME COMPLETE



Safeguarding your home means more than an insurance policy. At Vault, we're **protecting what matters most**: cherished moments, family memories, and priceless legacies.





# VAULT HOME COMPLETE

We designed our Home policies to protect the extraordinary quality, customization and design in high net worth homes. Combining superior attention to detail with best-in-class concierge services, we can promise you an exceptional insurance experience.

## COVERAGE HIGHLIGHTS

### Replacement Cost Coverage

We ensure your replacement cost coverage protects all assets, covers high quality materials, and specialty labor needed to rebuild your home with like 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 specialized coverage for 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 coverage for exterior, 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.

### Identity-Theft Expense Coverage

If you are the victim of identity theft during your policy period, Vault will reimburse up to \$25,000 for related expenses.

### Loss-Mitigation Resource & Claims Benefit

Vault provides risk mitigation and education services to help prevent damages from happening in the first place. However, in the event of an incident resulting in property damage, we'll pay up to \$2,500 to install an approved loss-prevention device to protect your home against recurrences.

### Automatic 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.

\*Not all products and services may be available in all jurisdictions and the terms and conditions of all products are subject to the applicable policy language.

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# BASED ON A TRUE STORY

## Automatic Water Shut Off Valve **Saved Almost \$100k** in Potential Damage

**93% of all water leaks could be prevented from causing massive damage with an automatic water shut off valve. [1]** Automatic water shut off works throughout the home and shuts off the main water line when it detects abnormal water usage or a leak. It then alerts you to the problem.

This one device helps reduce the amount of damage and repairs needed in the event of a leak. **It is the single most effective way to prevent displacement and heartbreak from the home water damage.**



## The **Texas Winter Freeze** caused massive damage to their home. John\* wasn't prepared.

In 2021, Winter Storm Uri blasted through Texas, bringing in cold weather unlike anything the state had ever experienced.

Our customer, John, and his family lost power for days. Their pipes froze and burst, flooding from the ceiling and causing \$101K of damages. All drywall and flooring had to be removed as infrared scanners showed immense water damage behind walls and under all floors. John and his family saved what they could, put their belongings in storage, and left their home. It took more than 6 months to rebuild while the water damage was gutted, mold remediated, and rebuilt.

To prevent a repeat nightmare scenario, Vault installed a Flologic whole home water monitoring system, which would detect water leaks.

When a cold front hit Texas again in 2022, John's pipes once again burst. But this time, the Flologic system saved his home by stopping the leak and shutting off the water. Only \$3,500 in damages occurred, and John didn't have to leave his home.





# THE VAULT DIFFERENCE

## Customized Solutions for **Unique Needs**

Where other insurers offer black and white coverage, Vault offers a blank canvas for customized policies tailored to our customer's needs.



### **Industry Innovator**

Vault was the first high net worth insurance provider to build a foundation on customized solutions. Our leaders are respected innovators with decades of insurance expertise and strong relationships to key industry stakeholders.



### **Outstanding Customer Reviews and Satisfaction**

Vault's customer reviews average 4.7 out of 5 stars on TrustPilot, far above the insurance industry average of 3.7.



### **Proactive Protection**

We look at the big picture of our customer's life, not only the item we are insuring. We analyze where we can reduce risks and provide the resources and tools to mitigate potential dangers.



### **Fastest Claims Response and Payout Times**

Vault offers the industry's best response time to claims. We respond to claims in under 24 hours from initial contact. Our average time for some form of payout is 48 hours, significantly faster than industry average of 1-4 weeks.





# VAULT RISK SERVICES

**Where Others See Risk, We See Opportunity.**

At Vault, 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 provide all-encompassing risk management services to help proactively protect homes and valuables from water damage, fire, theft, natural disaster and more:

## SAFETY & SECURITY

- Home Security Assessments
- Cyber Security Assessments
- Travel Itinerary Safety Reviews
- Personal Security Advisory
- Identity Theft Recovery Services
- Background Checks for Staff

## HOME LOSS PREVENTION

- Emergency Preparedness Services
- Infrared Inspections
- Lightning Suppression Resources
- Water Damage Prevention Services
- Horticultural Resources
- Mechanical Inspections
- Brush & Wildfire Mitigation

## VALUABLES & PERSONAL PROPERTY

- Valuation and Appraisals
- Inventory Documentation
- Conservation Services
- Video Documentation
- Couture Garment Services
- Packing, Storage & Transit Services

## HOUSEHOLD STAFF

- Background Checks for Staff
- CPR & Certified First Aid Training for Domestic Staff

When unfortunate situations happen, we provide a quick and seamless recovery. You'll speak to a concierge team member who will deploy immediate services for the situation at hand. Our priority is your peace of mind and your assets repaired and recouped.





# VAULT CLAIMS

Our claims system is 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.

Where many have dealt with nightmare scenarios and endless back-and-forth with their insurance provider following a claim, those stories are non-existent at Vault. We focus on fast, flexible, and creative solutions to help you recover and recoup your losses.

We promise to respond to claims notifications within 24 hours of initial contact. Once damages are agreed upon, payment is issued on average within 48 hrs.

**Average response time  
after a claim notification:**

**24hours**

**Average time to some  
form of payment:**

**48 hours**

## BASED ON A TRUE STORY

"Extremely happy with how Vault handled our claim from Hurricane Ian. Our house had extensive damage and they were quick, responsive and very fair in handling the claim. Our Vault Adjuster was extremely helpful. Vault is head and shoulders above all other companies."

*Jim, Vault Customer*

"Everything has been excellent from just after the hurricane hit and Vault contacted us. We were at our home in Norway at that time, returned to Cape Coral in Florida by November 1st. Vault answered telephone calls and emails immediately. The adjuster did an excellent job before we returned to Florida, and we got the payment right after. Nothing could have been better. We are impressed."

*Arnie, Vault Customer*





# CONTACT US

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## FINANCIAL STRENGTH

Vault is rated A- (Excellent) by AM Best for our financial strength. We also retain an A+ reinsurer panel rating for our conservative reinsurance protection. 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.

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*Vault and Vault Insurance are the marketing names used to refer to Vault Reciprocal Exchange, a Florida-domiciled reciprocal insurance exchange managed by Vault Risk Management Services, LLC as its attorney-in-fact, and its affiliates. Certain products and services may be provided by its affiliates.*