GREEN SHIELD
RISK SOLUTIONS

Guardian Elite Home

Introducing **Guardian Elite Home** from Green Shield Risk Solutions, our exclusive, non-admitted homeowners insurance product tailored for affluent property owners in wildfire-prone locations.

We understand the serious challenge homeowners face as insurance carriers exit states exposed to catastrophic risks. However, our proprietary wildfire analytics platform, Property Guardian, and our deep expertise in complex risk selection enable Green Shield to offer your successful clients a solution — empowering you to say “yes,” when others say “no.” With Guardian Elite Home, your clients can rest easy, assured that their most valuable assets are protected at every turn.

Program Highlights

- **ISO HO-3** – Replacement cost on dwelling and other structures; actual cash value on personal property (replacement cost available)
- **Mitigation** – Mitigated or willing to mitigate to requirements
- **Occupancy** – Primary or secondary, owner occupied (no rentals, vacant or under construction)
- **Discounts Available** – Fire alarms, sprinklers or security system
- **Primary Liability** – $300,000 or $500,000, with personal injury available (non high-profile)
- **Medical Payments** – $1,000 up to $5,000
- **Water Damage** – $25,000 standard ($15,000 if prior water loss); $100,000 with a 2% deductible or $250,000 with a 2% deductible if a water shut off valve is installed and activated
- **Limited Water Back-up/Sump Discharge or Overflow** – $5,000 included, up to $25,000 available
- **Prior Losses** – Subject to underwriting review
- **Mold/Fungi** – $10,000 property damage/$10,000 liability
- **Roof Damage Limitations** – Wind/hail actual cash value after 10 years and cosmetic damage exclusion

Coverage Limits

- $1 million to $6.175 million in dwelling, 10% other structures, 20% contents, 10% loss of use ($9.5 million TIV)

Deductibles

- $5,000-$100,000 AOP, % wind/hail, % wildfire

Other Exclusions/Applicable Unless Noted

- Existing damage exclusion
- Cyber loss exclusion
- Cannabis and virtual currency exclusion
- Swimming pool liability exclusion (option to purchase $25,000 limit)
- Assault and battery liability exclusion
- Firearms liability exclusion
- ATV/UTV liability exclusion
- Exotic animal and aggressive dog breeds exclusion
- Trampoline liability exclusion
- Home sharing exclusion
- Brush clearance warranty – applied based on the location
- Minimum earned premium – 25%
- Construction limitation and vacancy deductible

Want to Learn More? Contact Us to Get Appointed Today.

greenshieldrisk.com

Jason Grodensky
Head of Distribution
954 734 4344
jgrodensky@greenshieldrisk.com

Kimberly A. Norris
VP of Wholesale & Distribution
205 568 7595
kimberly.norris@greenshieldrisk.com

Kelly Roberts
Accounts Manager
276 732 8361
kroberts@greenshieldrisk.com