



Vault Home Complete

Your homes, and *everything* inside them, matter as much to us as they do to you. You can see that level of care in our coverage, which has been designed specifically to protect the extraordinary quality, customization and detail in higher-value homes. Combining superior attention to detail with concierge-level services, we can promise you the best-possible insurance experience.

OUR COVERAGE

Extended Replacement Cost

So that you can rebuild your home exactly as it was, Vault offers an extended replacement cost of up to 200% the actual coverage amount on your policy.

Flexible Claim Settlement Options

In the event of a claim, 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.

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.

Large-Deductible Waiver

If your deductible is \$25,000 or less and you experience a covered loss that exceeds \$50,000, Vault will waive that deductible.



Automatic Coverage for Trusts and LLCs

No matter how your home ownership is structured we extend coverage to these entities.

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.

Identity-Theft Expense Coverage

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

Loss-Mitigation Claims Benefit

After a burglary or property-damaging incident, we'll pay up to \$2,500 to install an approved loss-prevention device to protect your residence against recurrences.

This is the new standard in personal insurance.

Our business is about empowering people to live spirited, passionate, and fulfilled lives, and we're deeply committed to creating an unrivaled experience for our agents and our customers. Our mission is to create the perfect balance between living life and protecting it, and where the status quo doesn't cut it, we're rethinking insurance.



Learn more at vault.insurance or contact us at **844 36 VAULT (82858)**

* 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.

Vault Home Complete

Risk Services & Claims

WHERE OTHERS SEE RISK, WE SEE OPPORTUNITY

Our in-house client advisers, risk managers, valuation experts and claims team members are 100% dedicated to delivering a modern insurance experience featuring the most advanced technologies and personalized concierge services built solely to suit your needs.

Risk Services

It's our goal to eliminate preventable losses from happening in the first place. Vault's wide array of risk management services can be tailored to your unique needs to help you proactively protect your homes and valuables from fire, theft, natural disaster and so much more.

Claims

When unfortunate situations do happen, we will help you recover as quickly and seamlessly as possible. You'll speak to a real person right away who will immediately deploy the services the situation calls for, from water cleanup to emergency repairs. Our laser focus is always trained on getting you recovered and recouped.

Vault's claims experts are at your service 24 hours a day, seven days a week. Please contact your exclusive agent or call 844 388 LOSS (5677).

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FINANCIAL STRENGTH

We understand the importance of financial strength. Without it, we couldn't guarantee protection of your assets. We maintain a prudent approach to financial management in all aspects of our business and our credit ratings remain consistent with other leading providers in the affluent insurance sector. Vault Reciprocal Exchange and Vault Excess & Surplus Lines Insurance Company are rated A- by A.M. Best—the leading insurance industry rating agency.

Vault is the marketing name 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. 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. Vault Reciprocal Exchange is rated A- by A.M. Best.

