



PRODUCT
HIGHLIGHTS

Private Client Insurance

Your high-value clients have one-of-a-kind needs, which is why we offer Private Client Insurance.

We know they treasure the items they own, whether a seasonal home, a high-end condo, jewellery, fine wine or an art collection. All are experiences to be savoured.

They are savvy about insurance, and they see the value in protecting the items that they deem most important. They prefer to deal with a broker who can ensure they receive the right coverage for their needs, through a trusted and reputable insurer. All of these considerations make RSA the perfect fit.

RSA's Private Client Insurance brings comprehensive, customizable coverage to your high-value customers. With dedicated underwriting and claims service, it is a convenient one-stop shop for their unique insurance needs.

Many of our built-in coverages are features that other companies do not automatically include. In addition to standard high-value protection—like Personal Injury coverage, Guaranteed Replacement Cost (GRC) and cash-out (at replacement cost) on irreplaceable items—RSA's Private Client Insurance is enhanced with specialized features, tailored for this unique customer segment.

HOME AND CONDOMINIUM COVERAGE

Our dedicated underwriting team will work with the broker to ensure that the client receives a customized, tailored package that is specific to their needs.

Key features	Key benefits
\$50,000 coverage for wine spoilage and breakage (\$5,000 single-bottle limit; not subject to deductible)	Specialized coverage that is not widely available. Allows client to protect their wine collection—a valuable (often overlooked) possession.
\$35,000 coverage for jewellery, furs, stamps and coins (\$15,000 single-item limits)	Means less hassle for clients. Allows them to protect valuables without having to buy individual coverage for each item and provide up-front appraisals.
\$50,000 Identity Theft coverage	Included at no extra charge to the client. Provides a higher amount of identity theft protection compared to other insurance companies.
Green Products	Up to \$50,000 for replacement of damaged property with environmentally friendly items.
Additional living expense covered	Benefits clients for whom the usual static amount is inadequate. Provides maximum flexibility to suit their needs.
Waiver of deductible	At \$50,000 when the policy deductible is \$10,000 or less. (By exception: water losses.)
\$15,000 personal property in a nursing home or healthcare facility	Personal property owned by dependents residing in a healthcare facility is included.
Contents coverage at other owned, rented or occupied locations (30% of Coverage C)	Built-in coverage at all locations that house the client's belongings. No additional protection needs to be purchased.
Option to buy up to \$18 million in Excess Liability coverage (\$2 million automatically included)	Higher-than-average market coverage limit allows clients to have full financial protection in this area.
Loss prevention device	\$5,000 towards the installation after the event of a covered loss; protects the insured from having similar losses.
Equipment Breakdown Insurance coverage	EBI coverage offers peace of mind when your trusted equipment fails.

