



VAULT

VAULT CUSTOM

At Vault, we're **protecting
what matters most:**
cherished moments, family
memories, and priceless
legacy.



VAULT CUSTOM

Affluent individuals and families often need more consideration to insure and protect. Vault offers a blank canvas to add color and customization to your policy. Our underwriters are dedicated exclusively to the high net worth market, combining superior attention to detail with creativity to craft a policy that fits your needs with none of the fluff.

COVERAGE HIGHLIGHTS

Agreed Value

Provides coverage equal to the agreed value at the time of sale with no depreciation.

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.

Replacement Cost for Contents

We offer compensation for the contents of your home in the event of a loss, with no applied depreciation and no obligation to replace.

Backup of Sewers and Drain Coverage

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.

Fungi Coverage

You have an option to increase coverage for losses due to mold or bacteria, up to the policy limit.

Trusts and LLCs

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

Defense-Cost Coverage

All attorney fees are included outside of policy limits.

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.

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.



Jewelry Coverage

We include a \$50,000 sub-limit for damaged, lost or stolen pieces of jewelry. The policy must maintain adequate contents coverage limits to receive this benefit.

Identity Fraud Coverage

We reimburse up to \$25,000 for expenses incurred as a direct result of identity fraud.

Personal Injury Coverage

Damages related to libel, slander and defamation are covered up to your policy limit.

*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.





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.



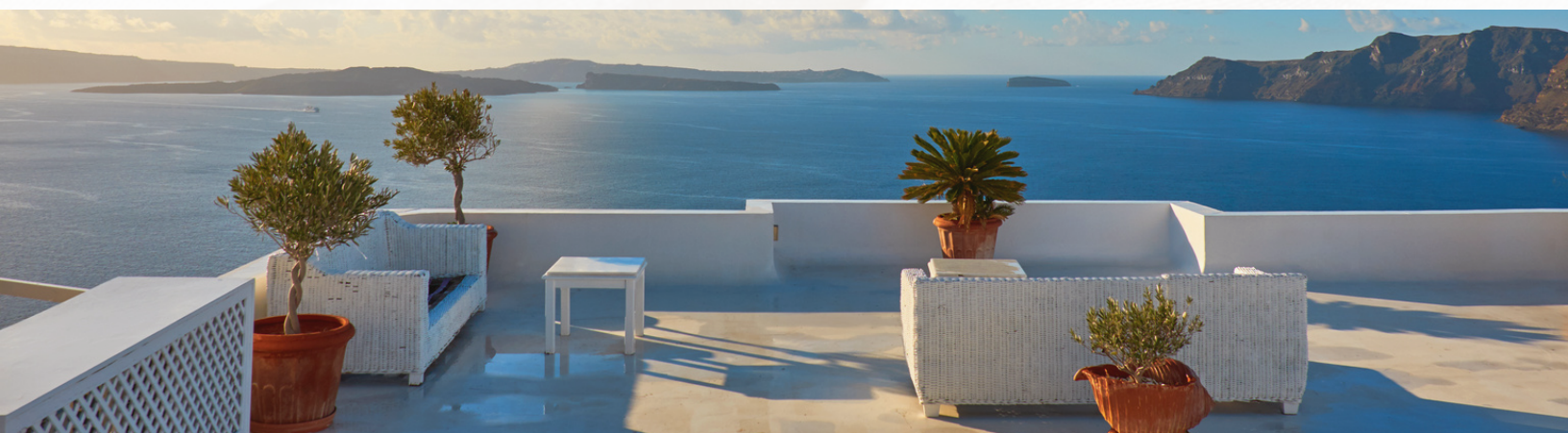
Proactive Protection

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 2 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 Services

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 2 hours of initial contact. Once damages are agreed upon, payment is issued on average within 48 hrs.

Average response time
after a claim notification:

2 hours

Average time to some
form of payment:

48 hours

Outstanding Customer Reviews & Satisfaction

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Our customers are satisfied with their Vault experience because **we deliver exceptional service at every touchpoint**, providing efficient, thoughtful solutions.

Vault Concierge provides best-in-class, white glove service for our customers. Our Claims team is fast and efficient in responding to issues in times of crisis. And our agents and brokers are deeply committed to ensuring the peace of mind of all our customers.

Our commitment to outstanding communication skills enables us to keep customers informed and updated. We are always available to answer any questions or concerns our customers may have.

BASED ON A TRUE STORY

"I always heard the horror stories of working with adjusters and coming to terms with a damages claim. To my amazement, the people at Vault Insurance have made this post-hurricane experience easy. From their communication skills to their understanding of what I'm going through, and then educating me on this process, it's been a pleasure. They have been more akin to a relief than an obstacle to rebuild my home and life. Further, since the storm, I have made a point to discuss my experiences with Vault Insurance with my family, friends and neighbors. I'm proud to be a Vault client."

Dan, Vault Customer

"We came home to find a serious water leak in the stairwell that caused significant damage and created a mold hazard. Within hours our adjuster came to the house to make an initial assessment and immediately began the mitigation process. My wife and I were astounded at the speed of the whole thing! Upon completion, our adjuster visited once again to make sure we were entirely satisfied. We couldn't have asked for better support, and the work itself was impeccable!"

Jim & Ardis, Vault Customers

"Most responsive insurance experience ever. Vault responded immediately to my notice about damage to my car by another motorist. They promptly arranged for the repairs, provided a rental car during the repair period and handled the claim swiftly. Best experience I have ever had working with an insurance company."

Patricia, Vault Customer



"Not many people would write a review saying that 'I love my insurance,' and I never thought I would be one of those people, but I am. Vault Insurance has been spectacular. Through recent engagements the company has been respectful, their representatives impeccably professional, and allowed us to continue with our lives while handling what we need to do."

Harry, 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.

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.