

LexElite® Personal Lines Insurance Homeowners

LexElite Homeowners Insurance provides attractively-priced coverage for complex homeowner exposures with solutions designed for the unique needs of our insureds.

By combining industry standard ISO forms with our own Lexington-developed endorsements, we are able to provide policies to fit individual needs. Our innovative products, including Upgrade to Green®, LexElite Eco-Homeowner®, LexShare® HOME Rental Coverage, Lex CyberSafety® Coverage, and LexElite® Pet Insurance, provide unique coverage that may not be available in other markets.



Lexington Insurance is a leading provider of innovative coverages for high-value, complex, and unique personal lines exposures nationwide. As the leading U.S.-based surplus lines insurer, Lexington provides security, flexibility, and quality with each policy.

Coverage Highlights

LexElite Homeowners Insurance is written on the industry standard ISO HO 3 policy form and can be tailored to clients' needs with many standard ISO endorsements and custom LexElite endorsements available, including:

- Coverage for:
 - Wind and earthquake
 - Homes written in the name of an LLC, corporation, or trust
 - Rental properties written on HO 3 rather than limited DP form
 - Hard-to-place risks, such as unprotected homes, older, fully-updated homes, and homes with loss history
 - Replacement cost and all risk coverage for contents
 - Limited mold and pollution protection available
 - Mechanical breakdown coverage included
 - Incidental business and increased limits on business property
 - Optional identity theft and accidental death and dismemberment
 - Builder's Risk policies written on HO 3 form converted to a full homeowners policy upon completion
 - Up to 4-family, multi-family homes
- Upgrade to Green, providing environmentally friendly replacement cost coverage
- LexElite Eco-Homeowner, providing extended coverage for the environmentally-conscious homeowner
- LexElite Pet Insurance provides reimbursement for covered veterinary expenses for dogs and cats incurred as the result of named perils including vehicular accidents
- Lex CyberSafety Coverage providing liability coverage for damages arising from cyberbullying events for which the insured is legally liable
- LexShare HOME Rental Coverage explicitly designed to respond as the sharing economy reshapes the home and condo rental market
- Mandatory Evacuation, providing coverage for any reasonable increase in living expenses due to a mandatory evacuation resulting from a wildfire or named storm event



LexElite[®] Personal Lines Insurance

Homeowners

Additional Highlights

- Attractive deductibles options, including wind deductible buyback
- Package policy discounts available when combining homeowners with excess flood or personal inland marine policies
- No maximum limits. Lexington is an industry leader for high value dwellings and can provide unique solutions for difficult placements

As the leading U.S.-based surplus lines insurer, Lexington is able to provide tailored programs for a broad range of quality risks.

With the LexElite package policy, insureds can extend homeowners insurance to include coverage for excess flood or a personal articles floater. By purchasing any of these coverages with homeowners insurance, policyholders can benefit from rate discounts and help to prevent gaps or overlaps in coverage. A LexElite package policy also streamlines insurance management with a single invoice and renewal date.

Lexington is committed to providing innovative products to meet our customers' needs and changes in the marketplace.

Claims Services

LexElite claims are handled by professionals experienced in examining and processing claims for complex personal lines exposures.

Contact



Stay Connected with Lexington:   

Lexington Insurance Company, an AIG company, is the leading U.S.-based surplus lines insurer.

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American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG's core businesses include Commercial Insurance and Consumer Insurance, as well as Other Operations. Commercial Insurance comprises two modules – Liability and Financial Lines, and Property and Special Risks. Consumer Insurance comprises four modules – Individual Retirement, Group Retirement, Life Insurance and Personal Insurance. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

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