Specialty Home & Dwelling

API AVAILABLE

Markel US
– wholesale



With over 30 years in the industry, Markel has been your insurance solution for hard-to-place property risks that are not typically eligible for traditional homeowners insurance such as coastal exposure, builders risks, properties with no previous insurance coverage, and more. Through our specialized program, we offer non-standard home and dwelling fire insurance.

What sets us apart

- Customizable and flexible coverage options are available
- Creative underwriting in order to find insurance solutions on hard to place risks
- Knowledgeable underwriting and claims team
- Experienced customer service ready to quickly assist you and your customers

Coverages

- Dwelling, other structures, personal property, additional living expense/fair rental value, liability, medical payments
- Extended replacement cost up to 50%
- Water backup coverage up to $25,000
- Special personal property providing open perils coverage
- Increased ordinance or law up to 25% (10% included in base policy)
- Vandalism or malicious mischief
- Mold coverage up to $25,000
- Identity fraud expense coverage
- Equipment breakdown
- Residence burglary
- Scheduled personal property for unique items, items of a higher value, or classes of items that may be limited under the base policy
- Increased limits on business property
- Supplemental loss assessment up to $50,000
- Owned golf cart
- Limited animal liability
- Personal or premises liability

Policy highlights

- Generous and flexible options for coverages, limits, sublimits, deductibles, and exclusions
- Enhancements available such as identity fraud, equipment breakdown, and scheduled personal property
- 100% insurance to value
- Average or better condition; non-standard
- Pricing to include insurance scoring
- Coastal AAL rating
- X-wind policies available
- Brush restrictions in western states
- Lapse or prior loss acceptable with surcharge
- Reasonable referral requirements

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Quoting requirements

- Completed application signed by the applicant and retail agent
- All underwriting questions must be answered
- Loss history for the last five years

Target classes

- Primary
- Secondary/seasonal
- Rental – full – and short-term
- Vacant
- Builders risk including mid-term construction
- 2-4 family dwellings where one of the units is owner occupied primary
- Standalone other structures

Ineligible classes

- Sub-standard homes with hazards, deficiencies, or damage that may present as increased exposure to physical damage or liability loss
- Dwellings that are 5-family or more

Risk management and loss control

- Markel will order insurance score reports, applicable distance to coast, wildfire score, and response time reports
- Property inspections must be obtained on all dwellings written as new business and reordered at the third Markel renewal. All inspections require accompanying photos, hazard identification, and applicable value of dwelling and other structures.
- Wildfire eligibility score and TIV limitation rules apply to the following states: AK, AZ, CA, CO, ID, MT, NM, NV, OR, UT, WA, and WY
- Wind aggregate/capacity is monitored for coastal exposure. Risks may be declined based on over-concentration or low capacity.
- Roof surface settlement schedules or exclusions are required depending on state/location, roof type, age, and condition

Limits or capacity

- Dwelling minimum: $100,000 (with exceptions for certain states, seasonal/secondary, and HO-6)
- TIV maximum: $7,000,000 ($3m CA, additional brush restrictions will limit TIV)
- Liability maximum: $1,000,000

Minimum premium

- $1,200 for HO-3, HO-5, and DP-3
- $800 for HO-6

State availability

- All US states where licensed, contracted with Markel personal lines, and authorized to write in the Markel Specialty Home & Dwelling program

Contacts

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Whether you are a business, organization or individual we are passionate about helping you prevent losses and will be there to help get you back on track when the unexpected happens.

For more information on our loss prevention and claims services, visit: markel.com/claims

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September 2026