



Personal Insurance

Maloy Risk Services' Private Client Group caters to high net worth individuals. Our in-depth knowledge and insurer access allow us to bring the necessary products and services to our niche clientele, who require the specialized coverage not found in most insurance policies written by the direct insurers.

Home

Homes of the affluent are unique and require special handling at the time of claim. Specific insurers cater to this clientele using broader policy language than a typical home policy to address the unique needs of the policy holder.

Flood

Homeowners policy does not include flood, and while many policies have back-up of sewers and drains, flood is an excluded peril. Stand-alone flood policies can be purchased to cover the home and its contents.

Auto

The affluent client's autos are usually high-end models. Standard auto insurers cannot provide the appropriate levels of protection or proper claims service when dealing with these types of vehicles. Replacement value and agreed value options are necessary to ensure the auto is appropriately covered.

Classic Autos

Cars that are driven infrequently and are over 15 years of age can be insured as Classic cars. These are show cars and not driven for regular use.

Fine Art

Replacement value within the home policy does not adequately protect the value of art or antiques. Scheduling the items at their appraised value provides the best protection against an undervalued claim settlement.

Jewelry

Basic limits within the homeowner policy are very low - usually \$1,500 in total and \$500 per piece. Scheduling the collection provides stated values through appraisal and broader coverage protection.

Collectibles

Scheduling items provides a broader protection for valuable collections: stamps, coins, wine, baseball cards, antiques, bicycles, anything of value that you hold dear.

Yachts and Watercraft

Coverage for luxury watercraft including hull and liability.

Umbrella Protection

Provides excess liability over the auto, home and employers' liability section of the workers compensation.

Group Personal Umbrella

Provides excess liability over the auto, home and employers' liability section of the workers compensation at a discounted rate, often as high as 35-40% off an individually purchased umbrella. A sponsored employer program lowers the cost of personal umbrella coverage and provides limits as high as \$50 million in coverage.

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