

january 2026

high value homeowners



Verdant Underwriting Managers is a specialty underwriter of affluent and high value homes across the United States, providing extensive coverage, professional tailored loss adjustment and risk management.

specialty expertise

Verdant is a managing general underwriter based in London and New York serving brokers and agents in the wholesale US marketplace. The Verdant team specializes in providing flexible underwriting solutions for large homes in hard-to-place areas across the United States. Verdant considers all types of occupancy, from owner-occupied primary homes to properties under construction, with a focus on single-family dwellings and condominiums. Verdant offers solutions for owners and occupants, including individuals, trusts, and corporations.

personal lines

Verdant offers underwriting solutions for high value homeowners, providing coverage for primary, secondary, seasonal, and rental occupancies, as well as for homes under construction.

- Available to individuals and trust / LLC ownership
- Minimum dwelling values of \$1m



Full value coverage

- All Risks excluding flood and earthquake
- HO3, HO5, HO6 All Risks coverage; fully customizable with 3 levels of coverage
- DP1, DP3 & HO8 for hard to place risks
- Up to \$1m personal liability available
- Earthquake and inland marine available as an option

primary coverage

Verdant can offer primary limits of coverage for larger risks or those in critical catastrophe and wildfire zones.

- HO3, HO5, HO6 All Risks coverage; fully customizable with 3 levels of coverage
- Up to \$1m personal liability available
- Earthquake and inland marine available as an option

excess coverage

Verdant offers excess limits of coverage over another insurance policy for larger risks or those in critical catastrophe and wildfire zones.

- HO3, HO5, HO6 All Risks cover

verdant exchange

Choose from a fully customizable suite of optional coverages, whether you want to match existing coverage, add enhanced coverages or even reduce cover for a more competitive premium.

verdant packaged coverages

Verdant offers 3 levels of packaged coverage above the standard ISO wordings with an additional option to fully customize your terms and conditions.

verdant extra

Verdant Extra offers additional common coverages in one easy-to-add package:

- Replacement cost on personal property
- Loss assessment
- Mold property
- Mold liability
- Water back up
- Personal injury
- Ordinance and law

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verdant extensive

In addition to higher sub-limits, **Verdant Extensive** also offers:

- Increased special limits of liability for personal property
- Increased business personal property
- Extended replacement cost (for non-western states)

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verdant extraordinary

In addition to higher sub-limits, **Verdant Extraordinary** also offers:

- Enhanced additional coverages, including credit cards
- Increased limits of liability for trampolines and firearms.

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