

Stuckey & Company Offers Free White Paper on High-Value Home Coverage.

Stuckey's High-Value Home Coverage Meets the Complex Needs of Wealthy Homeowners.

Lake Saint Louis, Mo. – November 17, 2009 – Most high-wealth individuals obtain their professional services from wealth managers, tax advisors and estate planners specialized in working with substantial assets and complex financial issues. But remarkably, about 75% of the very affluent households in the US are covered through mass-market insurance companies, with homeowners policies that could leave them deeply out-of-pocket in the event of a disaster or crisis. Stuckey & Company, a specialty insurance provider that works with over 10,000 licensed agents nationwide, has published a white paper on High-Value Home Coverage to educate insurance agents and their affluent customers about the need for specialized insurance for homes over \$1 million in value. The white paper can be downloaded for free at <http://www.stuckey.com/products/personal/high-value-home-white-paper.pdf>

Stuckey & Company developed its High-Value Home program to meet the unique needs of highly successful individuals in covering their distinctive or custom homes. Stuckey & Company offers a wide variety of options in the High-Value Home insurance market, including **Chubb Signature Services** and **AIG Private Client Group** property and casualty insurance solutions. The coverage can be customized to protect the total assets of the wealthy homeowner, which often includes collections and complex infrastructure investments that mass-market homeowners policies do not cover.

As Charles Williamson, president of AIG Private Client Group explains, “Many extremely affluent clients are like small companies and require services similar to those of a commercial customer.”

When compared to standard home coverages, high-value home policies offer:

- Broader, more responsive coverage, with 360° protection for complex systems (heating, electrical, plumbing) and unique homes (historic homes, condominiums and co-ops, vacation homes) that you won't find in standard homeowners policies
- Hands-on “Concierge” level service, from initial appraisal to claims handling
- Innovative, intelligent solutions for private collections, excess liability, and more

Stuckey & Company has worked closely with carriers to ensure this breadth of coverage comes without the high price tag you might expect. Stuckey & Company programs feature competitive pricing without sacrificing quality of service or breadth of coverage. High deductible options are also available to control costs.

Any agent representing affluent clients and covering their distinctive homes will benefit from learning more about Stuckey & Company's newest high-value home market, even if their current client base does not need the highest level of coverage.

About Stuckey & Company

Stuckey & Company is a specialty insurance provider based in Lake St. Louis, Missouri. For 18 years, Stuckey has offered commercial, professional and personal lines of insurance. Stuckey & Company's network of 10,000 licensed agents has the knowledge and experience in dealing with specific coverage not typically covered under standard policies. In addition to the High-Value Home Coverage from the AIG Private Client Group and Chubb Personal Insurance, Stuckey & Company offers a broad spectrum of coverage options for more traditional homeowners.

Stuckey specializes in Errors and Omissions insurance for technology companies, architects and engineers, and IT consultants. It is also Managing General Agent of the HarborGuard marine insurance program. As one of the fastest-growing specialty insurance providers in the U.S., Stuckey & Company offers coverage to over 300 miscellaneous professional liability classes in sectors that include consulting, engineering, accounting and financial services, government services, media, laboratories and education. Coverage limits are available for many risks up to \$5 million. It also offers a variety of standard insurance policies through its personal lines and commercial lines. Additional information about insurance plans from Stuckey & Company is available at online at <http://www.stuckey.com> or by calling 1-800-828-3452. To request information by mail, write to Stuckey & Company, 28 Hawk Ridge Circle, Suite 200, Lake St. Louis, MO 63367.