

# HOMEOWNERS INSURANCE

Homeowners Insurance provides financial protection for residential properties and their contents against loss or damage. Whether the property is owner-occupied, rented long-term, or used as a short-term vacation rental, the policy is designed to safeguard both the physical structure and personal belongings, while also protecting the homeowner against liability exposures.

Our coverage supports resilience against the everyday risks of homeownership as well as the major catastrophe exposures common across the Cayman Islands.

## What the Policy Covers

- > **Buildings**  
Protection for the main dwelling and permanent fixtures.
- > **External Works**  
Includes structures such as swimming pools, walls, gates, fences, cabanas and docks.
- > **Contents Inside the Home**  
Furniture, appliances, electronics, clothing and personal possessions.
- > **Contents Outside the Home**  
Items such as jewellery, watches, laptops and portable electronics (subject to limits and conditions).
- > **Public & Personal Liability**  
Protection if you are held legally responsible for injury to others or damage to their property.

## Coverage Options

- > **Full Coverage**  
Loss or damage arising from both Catastrophe and Minor Perils, including hurricane, windstorm, earthquake, flood, theft, burst pipes, fire and accidental damage.
- > **Non-Catastrophe Coverage**  
Protection for Minor Perils only, such as theft, lightning, explosion, burst pipes, accidental damage and fire. Catastrophe events (e.g., hurricane, windstorm, earthquake and flood caused by these events) are excluded.

## Working with Consilium Cayman

Consilium is a global specialty (re)insurance broking business, delivering superior results for our direct clients, partners and intermediaries across the Cayman Islands and internationally.

### Service promise

We pride ourselves on being accessible and available 24/7/365 and commit to acknowledging all enquiries within one working day of receipt.

### Client focused

Clients benefit from one senior, dedicated point of contact throughout the full lifecycle - from first enquiry to placement, renewal and claims support - ensuring consistency and advocacy at every stage.

### Superior results

We combine local market access in Cayman with A Rated global carriers through our London team, enabling us to design resilient, competitive insurance solutions supported by deep product expertise and strong market negotiation.

## Contact the team

Need a quote or more information?

Email [contactcayman@consiliumbroking.com](mailto:contactcayman@consiliumbroking.com) or speak to one of the team:



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