ONE

PRIVATE-CLIENT DISTINCTION AT SCALE

SageSure One: Purpose-Built for Premier Homeowners



Close the experience gap across your portfolio.

$750K–$5M+ properties represent the fastest-growing yet most overlooked homeowners segment. Underserved by both high-net-worth writers and standard markets, these accounts gain an upgraded placement with SageSure One: right-sized coverage paired with a high-touch, full-lifecycle experience.

KEY EXPERIENCE BENEFITS



Dedicated One Consultant for Full Lifecycle Service

Part of the dedicated SageSure One service organization, your One Consultant is your single point of contact from quote through renewal.



Concierge Claims for Seamless Experiences

The One Consultant serves as your personal liaison during a claim, ensuring you and your client never have to navigate adjuster desks directly.



Proactive Resilience for Fewer Losses & Faster Recovery

The Resilience Assessment facilitates proactive mitigation while capturing floor plans and finishes to expedite claims.

Availability & Coverage A Limits by Experience Tier

STATE	PROGRAMS	SELECT COV A	RESERVE COV A
California	SURE + SafePort HO3/HO5* Olympus HO5*	$1M–$1.99M $1M–$1.99M	$2M–$5M $2M–$12M
Florida	SURE + Trium HO3/HO5*	$750K–$1.49M	$1.5M–$4M
New York	SafePort HO3/HO5*	$750K–$1.49M	$1.5M–$5M
Texas	SURE + SafePort HO3	$750K–$1.49M	$1.5M–$5M

** Offered on a surplus-lines basis.*

TIERS TAILORED FOR COMPLEXITY

Select offers dedicated support and resilience-focused services for premier homeowners.

Reserve adds extra high-touch consultative support for more complex properties.

High-Bind Efficiency & Tailored Placements for Premier Accounts

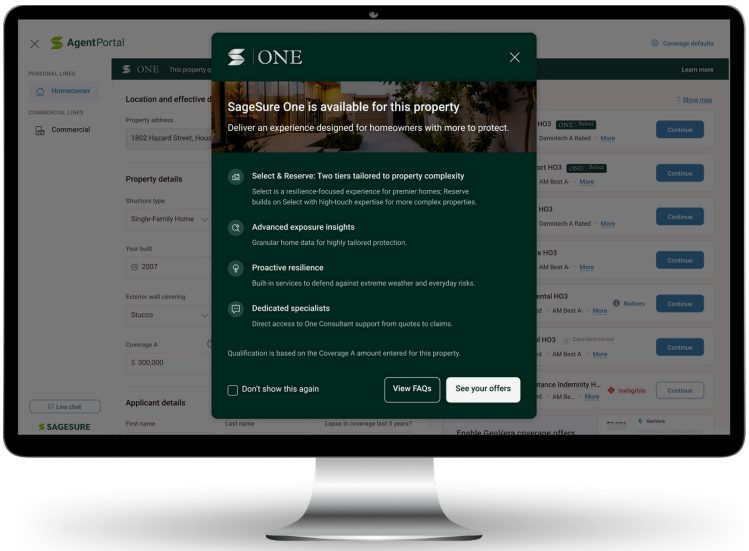
	STANDARD POLICIES	SAGESURE ONE	HNW PROGRAMS
TARGET SEGMENT	Mass-market, builder-grade homes	Emerging private client premier homes	High-net-worth estates
UNDERWRITING	Generalized reviews	Specialist reviews for high bind efficiency	Manual, in-depth reviews
REQUIRED ALARMS	None required	No monitored alarm requirement for most risks	Centrally monitored fire / burglar alarm required
INSPECTION REQUIREMENTS	Basic check or 4-point review	Post-bind Resilience Assessment	Mandatory pre-bind high-value home inspection
CAT-EXPOSED STATE AVAILABILITY	Limited	Expansive	Selective

Monitored alarms are only required for specific rural fire protection classes or occupancies, so you don't have to mandate installations for most binds.

Automated Evaluation & Instant One Consultant Access

Risks are automatically evaluated for SageSure One during quoting.

SageSure One quotes unlock immediate support from dedicated One Consultants.





"So great having a SageSure One Consultant to partner with from an agent perspective to guide us on new business, post bind inspections, and claims."

—SAGESURE PRODUCER

This document contains proprietary information. Unauthorized copying, distribution, or disclosure is prohibited. Material is for informational use only by licensed insurance professionals and not intended for consumers. This product is offered by the insurer on a surplus lines basis. Coverage may only be obtained through a duly licensed surplus lines broker such as SageSure. © 2026 SageSure