

# News Release

Contact:

Investors: Kerry K. Calaiaro  
+1 212 837-0880  
Email: [calaiaro\\_ke@willis.com](mailto:calaiaro_ke@willis.com)

Media: Nicholas Jones  
+44 20 7488-8190  
Email: [jonesnr@willis.com](mailto:jonesnr@willis.com)

Dan Prince  
+1 212 837-0806  
Email: [prince\\_da@willis.com](mailto:prince_da@willis.com)

## **Willis' Programs Practice Introduces VIPHomeGuard<sup>sm</sup> to Provide Insurance Solutions for Hard to Place Luxury Homes**

**New York, NY, September 7, 2004** – Luxury homeowners in high risk areas now have somewhere to turn when seeking to protect their properties. Willis Programs' newest offering, VIPHomeGuard, will provide customized coverage to homes valued in excess of \$500,000 that are subject to unique risk exposures. These homes will likely include coastal locations, mountain properties, lakeside residences, high-rise condominiums and town homes, as well as any other settings that are considered to be high risk.

Coverage available through VIPHomeGuard includes dwelling, other structures, personal property, loss of use/fair rent, personal liability, earthquake, builders risk, inland marine, medical payments, excess wind and excess flood.

David Hampson, REO and North American Programs Practice Leader for Willis, said "We are very excited about the opportunity to provide a customized insurance product to high value homeowners. We bring over 40 years of underwriting experience with a focus on writing unique and unusual risks to this underserved market segment. VIPHomeGuard provides a wonderful compliment to our MountainGuard and ResortGuard programs. We are looking forward to working with our large existing agency and brokerage network to provide yet another first class risk solution."

Willis' Programs Practice, headquartered in Portsmouth, New Hampshire, is dedicated to offering niche market specialty insurance programs utilizing a number of insurance company providers. Distribution is done through appointed broker agencies located in the United States and Canada. Other programs managed and underwritten through this facility include MountainGuard (ski areas/resorts), ResortGuard (destination resorts/hotels & planned community associations) and LawyerGuard (lawyers professional and defense attorneys professional) EducationGuard (public and private schools K-12; community colleges).

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