



## **Opus Vitae Construction**

### **Insurability Briefing for Wealth Preservation in Legacy Homes**

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High-net-worth homes face unique risks: wildfire, water intrusion, theft, and asset degradation. Elite insurers like Chubb and PURE reward properties that actively mitigate those risks through smart design, documentation, and durable systems. Opus Vitae homes are built to earn better coverage, faster underwriting, and long-term peace of mind.

#### **1. Fire Resilience & Disaster Preparedness<sup>1</sup>**

- Class A fire-rated roofing and non-combustible claddings — reduce ignition risks and slow flame spread
- Enclosed, unvented soffits — prevent ember intrusion and structural compromise
- Slope-stabilized grading and on-site water storage — manage stormwater and limit erosion

#### **2. Reliable Mechanical, Electrical & Plumbing Systems<sup>2</sup>**

- Whole-home leak detection with automated shutoff — prevents interior damage and mitigates insurance claims
- PEX-A piping systems — resist freezing and corrosion in all seasons
- Clearly labeled electrical panels and structured wiring — support fast diagnostics and reduced downtime

#### **3. Durable Building Enclosure Assembly<sup>3</sup>**

- Triple-pane, thermally-broken windows and doors — maintain thermal continuity and airtight control
- Fully sealed WRB and vented rainscreen claddings — manage moisture before it enters the structure

- Slab on grade or conditioned crawlspaces; and unvented attics — prevent condensation and mold growth
4. Verified System Commissioning
- UL/FM-rated documentation and concealed condition photos — ensure traceability and builder accountability
  - HVAC, ERV, and plumbing startup logs — verify correct system operation at handoff
  - Optional digital twin — streamlines maintenance and future insurance interactions
5. Integrated Security & Environmental Monitoring
- Networked surveillance and smart entry systems — reduce theft and intrusion risk
  - Continuous temperature, humidity, and leak monitoring — protects fine art, wine, heirlooms, and collections
6. Redundant Power & Climate Systems
- Whole-home battery or generator backup with auto-transfer — ensures climate control during grid outages
  - Zoned HVAC — preserves internal environment for both health and asset longevity

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#### Who We Are

Opus Vitae builds homes where legacy meets resilience. We design for wealth preservation, insurance advantage, and enduring performance.

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<sup>1</sup> [https://www.chubb.com/content/dam/chubb-sites/chubb-com/us-en/individuals-families/products/documents/pdf/PRS\\_Wildfire\\_Reboot\\_Brochure.pdf](https://www.chubb.com/content/dam/chubb-sites/chubb-com/us-en/individuals-families/products/documents/pdf/PRS_Wildfire_Reboot_Brochure.pdf)

<sup>2</sup> <https://www.pureinsurance.com/advice-and-insights/reversing-the-trend-plumbing-leaks>. NOTE: Some resources can only be accessed by having a user account.

<sup>3</sup> <https://buildingscience.com/documents/reports/rr-0412-insulations-sheathings-and-vapor-retarders/view>



## **Vitadurra Standard White Paper**

### Insurability: Designing for a Risk-Averse Market



INSURABILITY

## **Insurability: Designing for a Risk-Averse Market**