



First Community Insurance Company Quick Reference for Business Owners Program

Wind Eligibility – Inland Risks

INLAND defined as the following counties: Alachua, Baker, Bradford, Calhoun, Clay, Columbia, DeSoto, Duval, Gadsden, Gilchrist, Glades, Hamilton, Hardee, Hendry, Highlands, Holmes, Jackson, Lafayette, Lake, Leon, Liberty, Madison, Marion, Nassau, Okeechobee, Orange, Osceola, Polk, Putnam, Seminole, Sumter, Suwannee, Union and Washington.

Remainder of counties for locations more than **20 MILES TO COAST**.

Occupancy	Date of Construction	Max TIV per Location	Underwriting	Wind Deductibles
Tenant Occupied	Any year built	\$1,500,000	Acceptable	2%
Lessors Risk and Owner Occupied Buildings	25 years and newer	\$1,500,000	Acceptable	2%
Lessors Risk and Owner Occupied Buildings	Over 25 years	\$1,500,000	Roof updated within 25 years. Updated plumbing, wiring and HVAC.	2%

» **No documentation required for Inland risks**

Wind Eligibility – Coastal Risks

COASTAL < 20 miles to the coast in the following counties: Bay, Brevard, Broward, Charlotte, Citrus, Collier, Dade, Dixie, Escambia, Flagler, Franklin, Gulf, Hernando, Hillsborough, Indian River, Jefferson, Lee, Levy, Manatee, Martin, Okaloosa, Palm Beach, Pasco, Pinellas, Santa Rosa, Sarasota, St. Johns, St. Lucie, Taylor, Volusia, Walton and Wakulla.

Occupancy	Date of Construction	Max TIV per Location	Underwriting	Distance to Coast & Construction	Wind Deductibles
Tenant Occupied	Any year built	\$1,000,000	Acceptable	½ mile for all construction types	5%
Lessors Risk and Owner Occupied Buildings	10 years and newer	\$1,000,000	Acceptable	½ mile for all construction types	5%
Lessors Risk and Owner Occupied Buildings	11-25 years	\$1,000,000	Frame acceptable with roof updates.	½ mile for all construction types	5%
Lessors Risk and Owner Occupied Buildings	Over 25 years	\$1,000,000	Documentation of 2002 roof updates. Updated plumbing, wiring and HVAC.	½ mile for all construction types	5%

Ex-Wind maximum TIV per location = \$3,000,000

Additional Underwriting Guidelines:

- Non combustibile construction-Other than reinforced steel construction is not eligible in coastal counties.
- Any exceptions require prior approval from Underwriting.
- Any risk located in any A or V flood zone must have flood insurance in place
- Premium must develop to \$500 for offices and \$750 for other classes

Individual Risk Premium Modification – rates for a risk may be modified to recognize special characteristics of the risk that are not fully reflected in the basic company rates. Risks can be credited or debited by 25%. **The risk must generate a minimum premium of \$1,000 to qualify.** Please contact your underwriter if you feel a risk warrants IRPMs.

SUBMIT TO UNDERWRITING – Any risk or exposure:

- Cancelled or non-renewed by another company
- With wholesale operations
- That is habitational
- With prior loss activity within 3 years
- With date of construction **60** years or older, both for owner and tenant occupancy
- With annual sales receipts greater than \$3,000,000
- With hired and non-owned auto coverage
- Without prior insurance or where there has been a gap in prior coverage of more than 30 days
- For classes not contained in risk selection guide

STANDARD FORM (BP 00 01)

OR

SPECIAL FORM (BP 00 02)

<p>Your business property is covered for loss of:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Fire</td> <td style="width: 50%;">Riot/Civil Commotion</td> </tr> <tr> <td>Lightning</td> <td>Vandalism</td> </tr> <tr> <td>Explosion</td> <td>Sprinkler Leakage</td> </tr> <tr> <td>Windstorm/Hail</td> <td>Sinkhole Collapse</td> </tr> <tr> <td>Smoke</td> <td>Volcanic Action</td> </tr> <tr> <td>Aircraft/Vehicles</td> <td>Transportation</td> </tr> </table>	Fire	Riot/Civil Commotion	Lightning	Vandalism	Explosion	Sprinkler Leakage	Windstorm/Hail	Sinkhole Collapse	Smoke	Volcanic Action	Aircraft/Vehicles	Transportation	<p>Your business property is covered for direct physical loss subject to the policy exclusions and limitations. Burglary and robbery of business personal property would be covered up to the policy limits.</p>
Fire	Riot/Civil Commotion												
Lightning	Vandalism												
Explosion	Sprinkler Leakage												
Windstorm/Hail	Sinkhole Collapse												
Smoke	Volcanic Action												
Aircraft/Vehicles	Transportation												

ADDITIONAL COVERAGES INCLUDED IN THE BASIC POLICY

Accounts Receivable – \$25,000. Higher limits are available up to \$250,000.

Arson Reward - \$5,000

Automatic Seasonal Increase – 25% to provide for seasonal variations.

Building Inflation Guard – 4%. Optional increases are available.

Business Income and Extra Expense Pays up to 5% for Condo Association and 25% for all other building limits or personal property limits, whichever is greater. *Higher limits are available for most classes of business. Credits available for reduced limits.*

Business Liability Coverage - Limit of Liability - **\$300,000** subject to the aggregate as shown in the policy. Optional limits of \$500,000, \$1,000,000 or \$2,000,000 are available. *General aggregates are twice the occurrence limits.*

Other coverages included:

Medical Expense - \$5,000 per person.

Fire Legal Liability - \$50,000 for any one fire or explosion. Increased limits of \$100,000, \$250,000, or \$500,000 available.

Valuation – Buildings must be insured to 100% of replacement cost value unless written Actual Cash Value.

Deductibles - Hurricane deductible 5% in coastal counties, 2% available for inland counties.

Depositors Forgery - \$5000

Electronic Media & Records –\$10,000 - Includes coverage off premises.

Employee Dishonesty - \$10,000. Higher limits are available.

Fine Arts - \$10,000. Higher limits are available. \$500 limitation per item if no appraisal.

Fire Extinguisher Recharge

Glass (temporary repair or replacement) \$10,000. Higher limits are available.

Guest Property - Applicable to Bed & Breakfast risks only. \$25,000 per occurrence for guests' property in safe deposit boxes, and

\$1,000 per guest / \$25,000 per occurrence for guests' property inside the premises.

Money Orders and Counterfeit Paper Currency - \$1000

Money & Securities – *Available with Special Form Coverage Only or Standard Form when Burglary and Robbery is included.* \$10,000 on premises and \$2,500 off premises.

Outdoor Property - \$10,000, but not more than \$500 for any one tree, shrub, or plant; \$2,500 fences; \$1,000 antennas.

Outdoor signs - \$5000 Higher limits are available.

Personal Property at Newly Acquired Premises - 180 days up to \$250,000.

Personal Property Off Premises - \$25,000

Replacement Cost Basis

Swimming Pool - \$20,000 property damage Higher limits are available.

Valuable Papers and Records and Cost of Research - \$10,000

Valuable Papers and Records - \$25,000. Includes a 25% limit or a maximum of \$2,500 off premises.

OPTIONAL COVERAGES AVAILABLE

Actual Cash Value - Building

Additional Insureds

Burglary and Robbery - Standard Form Only – 5% of your business personal property limit up to \$10,000 on premises and \$2,500 off premises for money and securities.

Condominium Commercial Unit Owner's Optional Coverages – Loss Assessment and Miscellaneous Real Property

Hired Auto and Non-owned Auto – **Not available with the following classes:** Real Estate Office, Insurance Agency, Florist, Pizza Parlor, Deli, Auto Parts & Supply Stores

Mechanical Breakdown - Coverage is available for boilers, pressure vessels and air conditioning units for sudden and accidental breakdown.

Minicomputer Coverage

Professional Liability - Available for Barber Shops, Beauty Parlors, Hearing Aid Stores and Pet Groomers

Spoilage – (\$10,000 Included for B&B's only) Available with specific class codes

DESIGNATED COMMERCIAL UNDERWRITER TERRITORIES

Charlotte Beacht: ext. 4312 CLCB@bankersinsurance.com

Baker, Bay, Bradford, Calhoun, Columbia, Dixie, Escambia, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Suwannee, Taylor, Union, Wakulla, Walton & Washington

Marilisa Lupton: ext. 4341 CLML@bankersinsurance.com

Clay, Duval, Nassau, Putnam & Saint Johns

Heather Ross: ext. 4257 CLHR@bankersinsurance.com

Alachua, Citrus, Hernando, Lake, Levy, Marion, Pasco, Pinellas & Sumter

Gail Murvine: ext. 4697 CLGM@bankersinsurance.com

Brevard, Flagler, Indian River, Martin, Okeechobee, Orange, Osceola, Palm Beach, Saint Lucie, Seminole & Volusia

Shane Russell: ext. 4191 CLSR@bankersinsurance.com

Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Highlands, Hillsborough, Lee, Manatee, Polk & Sarasota

David Shiner: ext. 4797 CLDS@bankersinsurance.com

Broward, Miami-Dade and Monroe

Eligible Class Codes	Owner Occupied	Leased To Others
Habitational		
Apartments - over 4 family - no mercantile or office	✓	✓
Apartments - over 4 family with mercantile or office	✓	✓
Apartments - three and four family-no mercantile or office	✓	✓
Apartments - three and four family with mercantile or office	✓	✓
Condominium - Residential Association	✓	✓
Hotel / Motel	✓	Not Eligible
Hotel / Motel with LRO Restaurant	✓	Not Eligible
Bed and Breakfast	✓	Not Eligible
Mercantile or Service		
Air Conditioning, Heating or Refrigeration equipment Dealers	Sales Only - no service or repair	No on-premise repair
Appliances - Household - no on premise repair	Less than 25% of receipts from installation, service or repair. No heating or A/C	✓
Appliances - Household - with on premise repair	Not Eligible	✓
Automobile Parts and supply stores - no sale of reconditioned parts or installation, service or repair	✓	✓
Bakery - no baking on premises	✓	✓
Bakery - with baking on premises	✓	✓
Barber & Beauty Equipment and Supplies	✓	✓
Barber Shops	✓	✓
Bath shops including toiletries	✓	✓
Beauty parlors, hair styling and nail salons	No tanning beds	✓
Bedding stores	✓	✓
Beeper sales and rental	✓	✓
Bicycle Shops - sales and servicing	No bike rental	✓
Bookbinding and Printers Supplies	✓	✓
Books and magazine stores	No newsstands or collectibles	✓
Bridal stores - not located in an enclosed mall	✓	✓
Bridal stores - located in an enclosed mall	✓	✓
Camera and photographic equipment stores	✓	✓
Candy, nut and confectionery stores	✓	✓
Card, stationery or paper products stores	✓	✓
Carpet Stores	No oriental or Persian rugs - with less than 25% of receipts from installation	✓
Catalog or premium coupon redemption stores	✓	✓
Cellular Telephone Equipment Sales	✓	✓
China, glass, ceramics or pottery stores	✓	✓
Clock shops	✓	✓
Clothing Stores - not located in an enclosed mall	✓	✓
Clothing Stores - located in an enclosed mall	✓	✓
Computer Stores	✓	✓
Contractor equipment dealers - no rental, service or repair	✓	✓
Copy & duplicating service	✓	✓

Eligible Class Codes	Owner Occupied	Leased To Others
Cosmetic, hair, skin preparation stores	No Tanning Beds	✓
Craft Stores	✓	✓
Dairy Products or butter and egg stores-No cooking or drive thru	✓	✓
Delicatessens - no commercial cooking - incidental seating (maximum 30 seats)	✓	✓
Dental Laboratories	✓	✓
Department, variety or discount stores - no flea markets	✓	✓
Dog Grooming Salons	Including incidental boarding - no use of tranquilizers	✓
Drapery, Curtain Stores	Less than 25% receipts from installation	✓
Dressmaking - custom type	✓	✓
Electrical and light fixtures stores	No off premise installation, service or repair.	✓
Engraving	✓	✓
Equipment, fixtures or supplies for bars hotels, offices restaurants & stores - no service or repair	✓	✓
Fabric, cloth and yarn stores	✓	✓
Fence dealers	Less than 25% from installation or repair	✓
Floor covering stores	Less than 25% from installation or repair - no oriental or Persian rugs	✓
Florist	✓	✓
Fruit, vegetable & produce store-no flea markets or open air	✓	✓
Furniture stores	No used, secondhand or rental	No repair, refinishing or upholstery work
Garden & lawn supply stores	✓	✓
Gift, novelty or souvenir shops	✓	✓
Hardware Stores	No tool or equipment rental	✓
Health food stores	✓	✓
Hearing Aid stores	✓	✓
Hobby, game stores	No coin, stamp or card dealers	✓
Home furnishings stores	Less than 25% from off premise installation, service or repair	✓
Ice cream stores - no cooking, playground or recreational equipment	✓	✓
Janitorial supplies	✓	✓
Kitchen accessory stores	✓	✓
Laundry & Dry Cleaning Receiving Stations	✓	✓

Eligible Class Codes	Owner Occupied	Leased To Others
Leather products or hide stores	✓	✓
Lithographing	✓	✓
Locksmith	Not Eligible	✓
Machinery or equipment dealers - including farm type - no service, rental or repair	✓	✓
Mail order house	Not Eligible	✓
Mail Box or Packing Store	✓	✓
Mailing or addressing companies	✓	✓
Marble products retail	✓	✓
Meat, fish, poultry or seafood stores - no locker plants	✓	✓
Music, tape and record stores including rental	✓	✓
Musical instruments stores	✓	✓
Office machine and appliances	No repair or computer stores	✓
Optical goods stores	✓	✓
Paint, glass and wallpaper stores	✓	✓
Painting, picture and frame stores	✓	✓
Pet Stores	No pet grooming, feed / hay stores, reptile, snake or exotic pets	✓
Photo finishing labs	✓	✓
Photoengraving	✓	✓
Photographers - shop only	✓	✓
Pizza Parlors - pick up - no table service or delivery	Pick up - No table service or delivery	✓
Plumbing Supplies and Fixtures	✓	✓
Printing shops	✓	✓
Records, tapes and sheet music	✓	✓
Religious goods stores	✓	✓
Self Storage Facilities/Mini Warehouse's	✓	Not Eligible
Sewing machine stores	✓	✓
Shoe repair shops	✓	✓
Shoe stores	✓	✓
Sporting goods or athletic equipment stores	No gun, swimming, pool sales or dive shops	✓
Stationery or paper products stores	✓	✓
Tailoring or dressmaking establishments - custom	✓	✓
Television, radio, VCR, Camcorder, Beeper and Phone Sales	✓	✓
Television, radio, VCR, Camcorder, Beeper and Telephone sales & repair	✓	✓
Toy stores	✓	✓
Trophy stores	✓	✓
Tuxedo and form wear - including rental	✓	✓
Uniform Stores	✓	✓
Vacuum Cleaners Sales and Service	✓	✓
Variety Stores	✓	✓

Eligible Class Codes	Owner Occupied	Leased To Others
Vegetable or produce - no flea markets or open air	✓	✓
Video tape rental stores - no x-rated	✓	✓
Wood products retail	✓	✓
Yarn Stores	✓	✓
Offices		
Accountants	✓	✓
Advertising Firms	✓	✓
Attorney	✓	✓
Architects, Engineers and Draftsmen	✓	✓
Auditors	✓	✓
Banks, Savings & Loan - Credit service	Not Eligible	✓
Billing Agencies	✓	✓
Bookkeeper	✓	✓
Chamber of Commerce	Not Eligible	✓
City & Government Offices	Not Eligible	✓
Clubs - civic, service or social	Not Eligible	✓
Computer Design or graphics	Risk involved in brochure, magazine or news paper layout only - no publishers	✓
Consultants	✓	✓
Contractors Office	Not Eligible	✓
Employment Agencies/recruiters/leasing	Not Eligible	✓
Governmental Offices	Not Eligible	✓
Financial Planning	✓	✓
Insurance Agent	✓	✓
Labor Union Office	Not Eligible	✓
Market research firms - No marketing representative	No Marketing Reps	✓
Medical Offices - No Physical Therapy, Emergency	✓	✓
Offices – NOC	✓	✓
Paralegal	✓	✓
Payroll Processing	✓	✓
Professional Trade Association	Not Eligible	✓
Publisher	Not Eligible	✓
Real Estate office only - No property mgrs or real estate developers	✓	✓
Stenographers	✓	✓
Stock Brokers	Not Eligible	✓
Tax Service	✓	✓
Telephone Answering Service - no 900 numbers	✓	✓
Title Company	✓	✓
Travel Agencies - no guided tours conducted or provided	✓	✓
Typing Services	✓	✓
Veterinarian	Domestic animals only. No farm, circus or zoo type	✓