

Note: See the PL Wind Guidelines posted by Florida County posted on our website.

- For lapses in coverage, please submit risk to Underwriting for approval
- 72-hour binding authority. Payments must be received within 25 days of policy effective date or policy will be voided.

Form	Minimum	Maximum Limits
HO-3	\$75,000 Cov A	\$750,000 Coverage A (Limits over submit via internet for UW approval)
HO-4	\$20,000 Cov C	\$50,000 Coverage C
HO-6	\$20,000 Cov C	\$600,000 Coverages A & C combined (Limits over submit via internet for UW approval)
DP-2 & 3	\$75,000 Cov A	\$750,000 Coverage A (Limits over submit via internet for UW approval)

- **Liability Limit Options:**
 - HO - \$100,000, \$200,000, \$300,000, \$500,000
 - DF - \$100,000, \$200,000, \$300,000
- **Coverage B:** 2% of Coverage A; can be increased to 20%.
- **Coverage C:** 50% of Coverage A; can be increased to 70%
- **Coverage D:** 20% of Coverage A
- **Loss Assessment:** Maximum \$5,000 on Loss Assessment
- **Age of Home:** Restrictions apply. **(See current FL Wind Guidelines for restrictions)**
- **Scheduled Personal Property binding:**
 - \$15,000 per schedule / \$5,000 per item
 - Appraisals required for items over \$2,000
 - Photos required for single items valued at \$5,000 and over
- **Secondary/Seasonal properties:**
 - HO: No rentals on HO3 and HO6, 3 months minimum occupancy.
 - DP2 / DP3: Short-term rentals are permitted with minimum one (1) week occupancy. Property manager is required.
- **Losses:** No losses in three (3) years, other than "Acts of God". No liability claims allowed.
- **Named Hurricane Deductible:** 2%, 5%, and 10% **(Refer to UW manual for minimum coverage requirements)**
- **Unacceptable Risks:**
 - Trampolines
 - Non-fenced swimming pools
 - Diving boards and/or slides
 - Homes without properly installed handrails on steps
 - Unacceptable, aggressive, and/or prohibited dogs
- **All risks are inspected.** For risks in secured communities, please provide a contact name and phone number so inspector can call for admittance. Denied access may result in policy cancellation.
- **Builder's Risks:** Must be written on Dwelling Fire form with no contents, liability or theft coverages. Must include DP 1143 endorsement.
- **Photos:** Not required
- **Protection class 10:** Risks classified as PC10 are not eligible

Other restrictions apply; refer to Underwriting Manual for detailed eligibility requirements.

Payment Plans

Pay Plan	Minimum Premium	Deposit	No. of Installments	Installment Percentage	Due Dates	Installment Fee
Paid in Full	N/A	100%	0	NA	NA	\$0
Semi-Annual	\$300	50%	1	50%	Balance due on Day 180	\$3.00
3 Payments	\$300	40%	2	30%	Day 60 / Day 120	\$3.00
Quarterly	\$300	25%	3	25%	Day 90/Day 180/Day 270	\$3.00

Credit Card payments accepted – Visa and MasterCard only

Discounts, Surcharges and Optional Coverages

Financial Responsibility

Retiree discounts

Secured Community discount up to 15%

Protective Devices discount up to 14%

Building Code Effectiveness Grading (BCEGS)

New Home discounts

Increased Deductibles discounts

Wind Mitigation Credits available (see HO/DF Windstorm Verification form)

Ordinance or Law Coverage (25% or 50% of Coverage A)

Replacement Cost for contents (HO3, 4 & 6)

Restrictions apply; consult the Underwriting Manual for detailed discount and surcharge information.

This is an overview only.

Please refer to the Underwriting Manual for complete guidelines and detailed eligibility requirements.

(Information contained in the Quick Reference guide is subject to change.)



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