



AGENTS' BULLETIN # 2010-07-15

TO: UPC INSURANCE AGENTS

RE: **ZIP CODE CHANGES**

Periodically UPC makes changes to zip code eligibility due to our ongoing exposure management process. As a result, we are announcing the following zip code changes, **effective Tuesday July 20th**. There are no zip codes being closed at this time – all of the zip codes shown below are being opened.

Brevard	Manatee	Pinellas
32901	34207	33704
32905	34210	33707
32949	Martin	34660
32976	34994	Saint Lucie
Charlotte	Palm Beach	34946
33950	33406	34947
33953	33409	34950
33955	33413	34951
Collier	33415	34952
34105	33428	34981
34113	33436	34982
Indian River	33449	Sarasota
32957	33463	34223
32960	33472	34229
32962	33473	34237
32967	33484	34238
Lee	33498	34239
33908		34272
33928		34275
		34284
		34285

An updated statewide zip code list for your reference can be found on the following pages. A copy of our Underwriting Criteria is also attached for your convenience. As always, please feel free to contact us at any time if you have any questions:

Margie Wise, Marketing Rep – South Florida – ext. 141 – mwise@upcic.com
Rick Allen, Marketing Rep – West Central Florida – ext. 139 – rallen@upcic.com
Julie Lowery, Marketing Rep – Central & North Florida – ext. 147 – jlowery@upcic.com
Carolyn Marro, AVP, Marketing – ext. 140 – cmarro@upcic.com

Mel Russell, CIC
 Chief Underwriting Officer & Senior Vice President

OPEN Zip Codes - Broward & Palm Beach Counties - HO3,4&6 and DF1&3 "With Wind" Business	
Broward	33417
33024	33421
33025	33428
33026	33430
33028	33436
33068	33438
33313	33448
33314	33449
33323	33459
33325	33463
33351	33470
Palm Beach	33472
33406	33473
33409	33476
33412	33478
33413	33484
33414	33493
33415	33498

CLOSED Zip Codes & Counties - Remainder of State - HO3,4&6 and DF1&3 - ALL Business	
Hillsborough	Marion
33527	34433
33544	Pinellas
33548	34683
33549	34684
33556	34689
33558	34695
33559	34698
33594	Polk
33612	33830
33613	33880
33614	Volusia
33615	32180
33617	Closed Counties - Closed for ALL Business
33618	
33624	
33625	
33634	Citrus
33635	Hernando
33637	Miami-Dade
33647	Pasco

CLOSED Zip Codes & Counties - Remainder of State - HO3,4&6 and DF1&3 - "With Wind" Business	
Brevard	Martin
32903	33455
32920	33475
32931	34957
32935	34990
32937	34996
32951	34997
32952	Pinellas
Charlotte	33705
33946	33706
33981	33708
Collier	33715
34102	33741
34103	33744
34106	33767
34108	33785
34109	33786
34110	Saint Lucie
34112	34949
34138	34983
34139	Sarasota
34145	34228
Indian River	34230
32958	34231
32963	34234
Lee	34236
33914	34242
33921	34243
33922	34292
33924	34293
33931	Closed Counties - Closed for "With Wind" Business
33956	
33957	
33967	
33967	Bay
33991	Escambia
33993	Monroe
34134	Okaloosa
Manatee	Santa Rosa
34215	Walton
34216	
34217	
34218	

UNITED UNDERWRITING CRITERIA

Program	Location	Year of Construction	Minimum-Maximum Property Limits
HO3	Broward & Palm Beach Counties	1990 & Newer	Cov. A \$200,000-\$750,000
		1989 & Prior	Cov. A \$250,000-\$750,000
	Remainder of State	1990 & Newer	Cov. A \$125,000-\$750,000
		1989 & Prior	Cov. A \$150,000-\$750,000
<p>Required for Prior to 1985 – 4 Point Inspection or Proof of Updates (i.e. invoices for all work performed, or signed statements by a licensed Florida contractor) – must be obtained and placed in your files with the signed application and all other required documentation <u>prior to binding</u></p>			
<p>Older Home Update Requirements (HO3 only - not required for HO4 or HO6):</p> <ul style="list-style-type: none"> • Roof – 15 years old or newer if 3-tab composition shingle; 20 years old or newer if architectural composition shingle; 30 years old or newer if metal; 40 years old or newer if tile (proof of update must be placed in your files <u>prior to binding</u>) • HVAC – 20 years old or newer • Plumbing – all plumbing should be copper, cast iron, or PVC (polybutylene piping is ineligible for United’s programs); if over 25 years old a licensed Florida plumber or licensed inspector should inspect the system and certify that it is sound and free of defects (United’s “Plumbing Certification Form”–available on our website–may be used for this purpose; 4 point inspection also acceptable) • Electrical – minimum of 100 amp service required; 200 preferred (knob and tube wiring, aluminum wiring, and fuses are unacceptable); if over 25 years old a licensed Florida electrician or licensed inspector should inspect the system and certify that it is sound and free of defects (4 point inspection also acceptable) – if a Federal Pacific electrical panel is present, the electrician or inspector must sign off that the box is sound and free of defects 			
HO4	Entire State	No Age Limit	Cov. C \$10,000-\$150,000
HO6	Entire State	No Age Limit	Cov. A \$5,000-\$300,000
			Cov. C \$10,000-\$300,000
DF1&3	Broward & Palm Beach Counties	2004 & Newer	Cov. A \$300,000-\$600,000
	Remainder of State	2000 & Newer	Cov. A \$175,000-\$600,000

Criteria applying to all programs:
Construction: Frame, Masonry or Superior (no mobile home or modular home construction)
Losses: One or None in the last three years (excluding Catastrophe losses)
Protection Class: 1 - 9 (see program manuals for Protected Subdivision rating rule)
0'-1,000' from the Atlantic Ocean or Gulf of Mexico: no wind coverage
Citizens Wind Pool eligible areas: no wind coverage (except for wind pool areas that extend onto the inland side of the Intracoastal Waterway, excluding Broward and Palm Beach counties). Zip code restrictions do not apply to X-wind business, except in those zips/counties closed for ALL business.