



## AGENTS' BULLETIN # 2010-06-14

TO: UNITED 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 Monday June 28<sup>th</sup>**:

Newly Opened Zip Codes	Newly Closed Zip Codes	Newly Closed Counties
<b>Palm Beach</b>	<b>Broward</b>	Bay
33412	33332	Escambia
33414	33442	Miami-Dade
33417	<b>Palm Beach</b>	Okaloosa
33470	33458	Santa Rosa
33478	33415	Walton
<b>Saint Lucie</b>	<b>Saint Lucie</b>	
34953	34946	
34986	34947	
<b>Brevard</b>	34950	
32904	34981	
32907	<b>Indian River</b>	
32940	32957	
32953	<b>Brevard</b>	
32955	32920	
<b>Manatee</b>	32949	
34202	32976	
34203	<b>Sarasota</b>	
34209	34234	
34221	34237	
34243	<b>Charlotte</b>	
<b>Sarasota</b>	33950	
34232	33953	
34235	33955	
<b>Charlotte</b>	33981	
33948	<b>Lee</b>	
<b>Franklin</b>	33928	
32322	33967	
	33991	
	33993	
	<b>Collier</b>	
	34105	
	34109	
	34110	
	34112	
	<b>Pinellas</b>	
	33767	
	33785	
	34660	

We know that you may currently have existing quotes in our system in zip codes that are being closed. In order to give you time to contact those insureds and bind their policies, we are allowing 2 weeks. **Please note that no business can be quoted or bound in a closed zip code beyond a calendar date of Monday, June 28, 2010.**

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 – there is no change to the Criteria.

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](mailto:mwise@upcic.com)*  
*Rick Allen, Marketing Rep – West Central Florida – ext. 139 – [rallen@upcic.com](mailto:rallen@upcic.com)*  
*Julie Lowery, Marketing Rep – Central & North Florida – ext. 147 – [jlowery@upcic.com](mailto:jlowery@upcic.com)*  
*Carolyn Marro, AVP, Marketing – ext. 140 – [cmarro@upcic.com](mailto:cmarro@upcic.com)*



Mel Russell, CIC  
Chief Underwriting Officer & Senior Vice President

<b>OPEN Zip Codes - Broward &amp; Palm Beach Counties - HO3,4&amp;6 and DF1&amp;3 "With Wind" Business</b>	
<b>Broward</b>	<b>Palm Beach</b>
33024	33412
33025	33414
33026	33417
33028	33421
33068	33430
33313	33438
33314	33448
33323	33459
33325	33470
33351	33476
	33478
	33493

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

<b>CLOSED Zip Codes &amp; Counties - Remainder of State - HO3,4&amp;6 and DF1&amp;3 - "With Wind" Business</b>			
<b>Brevard</b>	<b>Indian River</b>	<b>Martin</b>	<b>Sarasota</b>
32901	32957	33455	34223
32903	32958	33475	34228
32905	32960	34957	34229
32920	32962	34990	34230
32931	32963	34994	34231
32935	32967	34996	34234
32937	<b>Lee</b>	34997	34236
32949	33908	<b>Pinellas</b>	34237
32951	33914	33704	34238
32952	33921	33705	34239
32976	33922	33706	34242
<b>Charlotte</b>	33924	33707	34243
33946	33928	33708	34272
33950	33931	33715	34275
33953	33956	33741	34284
33955	33957	33744	34285
33981	33967	33767	34292
<b>Collier</b>	33991	33785	34293
34102	33993	33786	<b>Closed Counties - Closed for "With Wind" Business</b>
34103	34134	34660	
34105	<b>Manatee</b>	<b>Saint Lucie</b>	
34106	34207	34946	
34108	34210	34947	Bay
34109	34215	34949	Escambia
34110	34216	34950	Monroe
34112	34217	34951	Okaloosa
34113	34218	34952	Santa Rosa
34138		34981	Walton
34139		34982	
34145		34983	

**UNITED UNDERWRITING CRITERIA**

<b>Program</b>	<b>Location</b>	<b>Year of Construction</b>	<b>Minimum-Maximum Property Limits</b>
<b>HO3</b>	Broward & Palm Beach Counties	1990 & Newer	Cov. A \$250,000-\$750,000
		1989 & Prior	Cov. A \$300,000-\$750,000
	Remainder of State	1990 & Newer	Cov. A \$150,000-\$750,000
		1989 & Prior	Cov. A \$175,000-\$750,000
<b>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></b>			
<p><b>Older Home Update Requirements (HO3 only - not required for HO4 or HO6):</b></p> <ul style="list-style-type: none"> <li>• <b>Roof</b> – 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>)</li> <li>• <b>HVAC</b> – 20 years old or newer</li> <li>• <b>Plumbing</b> – 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)</li> <li>• <b>Electrical</b> – 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</li> </ul>			
<b>HO4</b>	Entire State	No Age Limit	Cov. C \$10,000-\$150,000
<b>HO6</b>	Entire State	No Age Limit	Cov. A \$5,000-\$300,000
			Cov. C \$10,000-\$300,000
<b>DF1&amp;3</b>	Broward & Palm Beach Counties	2004 & Newer	Cov. A \$300,000-\$600,000
	Remainder of State	2000 & Newer	Cov. A \$175,000-\$600,000

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