



AGENTS' BULLETIN # 2010-10-07

TO: UPC INSURANCE FLORIDA AGENTS

RE: **ZIP CODE CHANGES – MORE ZIPS OPENED**

Following up on our Bulletin of September 15 where we announced a number of zip codes being opened for quoting, UPC is pleased to announce that the following additional zip codes are being opened for years of construction 1995 and newer (they will remain closed for homes constructed 1994 and prior). This change is being made effective **Friday, October 8**. The programming changes will be implemented on Thursday, October 7 at 7 PM. Therefore, these changes will be live in the system when you come to work on Friday morning, October 8, and you can begin quoting and binding in these zip codes at that time. The following zip codes are being opened:

Brevard	Indian River	Palm Beach	Saint Lucie
32903	32958	33411	34983
32920	Martin	33467	Sarasota
32935	34990	Pinellas	34234
32937		33705	34292
32952		33708	34293

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:

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Mel Russell, CIC
Chief Underwriting Officer & Senior Vice President

OPEN Zip Codes - "With Wind" Business - Year of Construction 1995 and Newer (CLOSED for 1994 & Prior)
Brevard
32903
32920
32935
32937
32952
Indian River
32958
Martin
34990
Palm Beach
33411
33467
Pinellas
33705
33708
Saint Lucie
34983
Sarasota
34234
34292
34293

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

CLOSED Zip Codes & Counties - Remainder of State - "With Wind" Business - All Years of Construction	
Brevard	Martin
32931	33455
32951	33475
Charlotte	34957
33946	34996
33981	34997
Collier	Pinellas
34102	33706
34103	33715
34106	33741
34108	33744
34109	33767
34110	33785
34112	33786
34138	Saint Lucie
34139	34949
34145	Sarasota
Indian River	34228
32963	34230
Lee	34231
33914	34236
33921	34242
33922	34243
33924	Closed Counties - Closed for "With Wind" Business
33931	Bay
33956	Escambia
33957	Monroe
33967	Okaloosa
33991	Santa Rosa
33993	Walton
34134	
Manatee	
34215	
34216	
34217	
34218	

CLOSED Zip Codes & Counties - ALL Business
Hillsborough
33527
33544
33548
33549
33556
33558
33559
33594
33612
33613
33614
33615
33617
33618
33624
33625
33634
33635
33637
33647
Marion
34433
34470
34473
34474
34475
34482
Pinellas
34683
34684
34689
34695
34698
Polk
33830
33880
Volusia
32180
Closed Counties - Closed for ALL Business
Citrus
Hernando
Miami-Dade
Pasco

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
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>			
Older Home Update Requirements (HO3 only - not required for HO4 or HO6): <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.