



AGENTS' BULLETIN # 2011-03-21

TO: UPC FLORIDA AGENTS

RE: **ZIP CODE CHANGES**

The following zip code changes will be effective **Monday, March 28**. The programming changes will be implemented on Monday evening, 3/28/11 at 7 PM. Therefore, these changes will be live in the system when you come to work on Tuesday morning, March 29. The following zip codes are being closed for **all business**:

Closed - ALL Business	
Marion	Pinellas
Entire County - All Zips	33761 34677
Hillsborough	34681
33511	34685
33547	34688
33565	Polk
33566	33805
33567	33809
33584	33810
33592	33813
33604	33823
33607	33841
33610	33849
33611	33859
33619	33881
33626	33884
Orange	Seminole
32712	32746
32808	32750

An updated statewide zip code list for your reference can be found on the following pages. A copy of our current Underwriting Criteria is also attached for your convenience.

As always, please feel free to contact us at any time if you have any questions:

Julie Lowery, Marketing Rep – Central & North Florida – ext. 147 – jlowery@upcic.com

Rick Allen, Marketing Rep – West Central Florida – ext. 139 – rallen@upcic.com

Margie Wise, Marketing Rep – South Florida – ext. 141 – mwise@upcic.com

Carolyn Marro, AVP, Marketing – ext. 140 – cmarro@upcic.com

OPEN Zip Codes - "With Wind" Business - Year of Construction 1995 and Newer (CLOSED for 1994 & Prior)	
Broward	Brevard
33024	32903
33025	32920
33026	32935
33027	32937
33028	32952
33029	Indian River
33063	32958
33065	Martin
33066	34990
33068	Palm Beach
33071	33406
33073	33409
33313	33411
33314	33421
33317	33436
33319	33467
33321	Pinellas
33322	33705
33323	33708
33324	Saint Lucie
33325	34983
33326	Sarasota
33327	34234
33328	34292
33330	34293
33331	
33332	
33351	

OPEN Zip Codes - Palm Beach County - "With Wind" Business - All Years of Construction
33412
33413
33414
33415
33417
33428
33430
33433
33434
33438
33439
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	34994
Collier	34996
34102	34997
34103	Pinellas
34106	33706
34108	33715
34138	33741
34139	33744
34140	33767
34145	33785
Indian River	33786
32960	Saint Lucie
32962	34949
32963	34952
Lee	34982
33921	Sarasota
33922	34228
33924	34230
33931	34236
33956	34242
33957	Closed Counties - Closed for "With Wind" Business
34134	Bay
Manatee	Escambia
34215	Monroe
34216	Okaloosa
34217	Santa Rosa
34218	Walton

CLOSED Zip Codes & Counties - ALL Business	
Closed Counties - Closed for ALL Business	Orange
	32712
	32808
	Pinellas
Citrus	33761
Hernando	34677
Marion	34681
Miami-Dade	34683
Pasco	34684
Hillsborough	34685
33511	34688
33527	34689
33544	34695
33547	34698
33548	Polk
33549	33805
33556	33809
33558	33810
33559	33813
33565	33823
33566	33830
33567	33841
33584	33849
33592	33859
33594	33880
33604	33881
33607	33884
33610	Seminole
33611	32746
33612	32750
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33635	
33637	
33647	

UNITED UNDERWRITING CRITERIA

Program	Location	Year of Construction	Minimum-Maximum Property Limits
HO3	Broward County	1995 & Newer	Cov. A \$150,000-\$500,000
		1994 & Prior	<i>Not Eligible</i>
	Palm Beach County	1995 & Newer	Cov. A \$150,000-\$750,000
		1994 & Prior	Cov. A \$200,000-\$750,000
	Remainder of State	1995 & Newer	Cov. A \$125,000-\$750,000
		1994 & 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.