



Homeowners (HO3/HO6) Quick Reference Guide *(please refer to underwriting manual for full guidelines)*

COVERAGE	A-Dwelling	B-Other Structures	C-Contents	D-Loss of Use	E-Personal Liability	F-Medical Payments
HO3	\$100,000 to \$550,000	2% to 20% of Coverage A	Up to 75% of Coverage A	10% of Coverage A	\$100,000 to \$300,000	\$1,000 to \$5,000
HO6	\$35,000 to \$100,000	N/A	\$25,000 to \$150,000	40% of Coverage C	\$100,000 to \$300,000	\$1,000 to \$5,000
LOSS SETTLEMENT	Replacement Cost	Replacement Cost	Replacement Cost by Endorsement			

INELIGIBLE RISKS

- Homes located within 2000 ft of tidal water (unless ex-wind).
- Homes with trampolines.
- Homes of unconventional construction including, but not limited to log homes.
- Homes with farm animals.
- Homes located within a protection class 10. Protection Class 9 eligible if on 5 acres or less.
- Homes that are not owner occupied.
- Risks with any dogs from our ineligible list. Refer to manual for complete listing.
- Properties in a state of disrepair or properties with existing damage.
- Risks with aluminum wiring.
- Vacant or unoccupied homes.
- Risks with trees touching any insurable structure.
- Homes in foreclosure- any change in ownership, occupancy or substantial change in risk of which the mortgagee is aware.

AGE OF DWELLING (at time of new business application)

- Year built 40 yrs or newer.
- Binding authority for homes older than 40 years-requires satisfactory 4-pt inspection submitted to underwriting prior to issuing coverage.

LOSS HISTORY

- New business risks with one previous property claim in the last five years (excluding acts of God) may be bound based on agents' judgment.
- New business risks with any previous personal liability claims and/or two or more property claims within the last five years must be referred to company prior to binding.
- New business risks with previous water damage claim(s), or one claim over \$5,000 must have proof of all repairs completed and proof that cause of loss has been corrected in agent file.

GENERAL INFORMATION

- **POOL CAGES:** There is no coverage for HURRICANE in the base policy for pool cages/screen enclosures and carports. This additional HURRICANE coverage must be purchased separately (ACV). Please be advised that there is coverage in the base policy for all other wind events EXCLUDING HURRICANE. Pool cages/screen enclosures and carports are covered for non-hurricane wind and other perils.
- **SECONDARY/SEASONAL OCCUPANCY:** Seasonal residences are not eligible for coverage in this program unless the residence is owner occupied continuously for a minimum of 4 months per policy year AND Residence is located within a limited access or gated community, OR Residence is equipped with a central station burglar and fire alarm.
- **CONTENTS/WIND EXCLUSION:** Homes eligible to be written anywhere in the state excluding contents coverage or excluding wind coverage. Agent must have insured complete the Wind or Contents Exclusion Statement if applicable and retain in agent file at all time.
- **AGE OF ROOF:** Tile roofs must be 20 yrs or newer. Composition shingle must be 15 yrs or newer. Asphalt shingle or tar and gravel roofs must be 12 years or newer. Metal roofs no age limit.



OPTIONAL COVERAGES

- Increased Ordinance and Law Coverage (10% included in base policy).
- Water Back Up & Sump Overflow
- Animal Liability
- Personal Injury
- Sinkhole Coverage - Effective 02/13/2010 (Catastrophic Ground Cover Collapse included in base policy, sinkhole coverage can be purchased for an additional premium). **Effective 12/10/2011 Subject to a 10% sinkhole deductible.**
- Increased Replacement Cost Dwelling
- Scheduled Personal Property
- **Equipment Breakdown**
- **Identity Theft Coverage**

CREDITS/DISCOUNTS AVAILABLE

- Senior Discount (Age 50 or older)
- Burglar/Fire Alarm Credits
- Secured/Gated Community
- Financial Responsibility
- Hip Roof - verified by underwriter via aerial mapping software, roof shape must be 90% Hip to qualify.
- Accredited Builder
- **Water Control Device Discount**

RETAIN IN AGENCY FILE

- Signed New Business Application
- Replacement Cost Estimator or Appraisal
- Wind or Contents Exclusion Statement if Applicable
- Signed EFT Authorization if Applicable
- Copy of Alarm Certificate if Applicable

WINDSTORM LOSS MITIGATION

- Signed Windstorm Loss Mitigation forms (OIR 1802) must be sent into company for verification with accompanying photos.
- If completed form is not received windstorm loss mitigation credits will be removed.

PAYMENT OPTIONS

- Credit Cards and Premium Financing not accepted.
- EFT payments via checking account can be made online.
- Pay plans available including 2, 3, 4-pay options. A \$5 pay plan fee accompanies each installment.

CONTACT INFORMATION

ENDORSEMENT REQUESTS

Fax: (727)507-7596
Email: endorsements@westpointuw.com

CUSTOMER SERVICE

(866) 561-3433 or (866) 913-2212
Fax: (727)507-7596
Email: custserv@westpointuw.com

CLAIMS

(866)270-8430
Fax: (866)725-5051

AMERICAN TRADITIONS ONLY

PREMIUM PAYMENTS

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PO Box 919209
Orlando, FL 32891-9209

OVERNIGHT PAYMENTS

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GENERAL CORRESPONDANCE

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HOME OFFICE ADDRESS

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MODERN USA ONLY

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