



AGENTS' BULLETIN # 2011-04-07

TO: All UPC FLORIDA AGENTS

RE: Agency Policy File Audit

UPC routinely visits our agents' offices to conduct audits of our policyholders' files. We do this to make sure that your files are in compliance. To be in compliance files must have all necessary documentation to support UPC's rates and underwriting criteria. Agents are required to keep the following documents in their files:

Keep in your UPC Policy Agency Files:

- Fully completed signed applications (Insured & Producer including license #)
- Ordinance or Law – signed Rejection of Additional Limits or signed request for higher limits
- Signed Flood Rejection or evidence of flood insurance – Zones A or V
- Signed Animal Liability Disclosure Statement
- Screen Enclosure Disclosure Statement
- Signed Acknowledgement of Rejection of Windstorm Coverage – UPC 181
- Replacement Cost Estimator (other companies' estimators are acceptable)
- Windstorm Mitigation Form OIR-1802
- 4-Point inspections as required by UPC's underwriting criteria for older homes
- Documentation of updates including roof replacement (if applicable)
- Alarm Certificates
- Scheduled Articles Appraisals
- Plumber's Affidavit for Water Loss Prevention Credit
- Documentation of UPC Companion Flood