

MODERN USA INSURANCE COMPANY

HO-3/ HO-6 QUICK LOOK

COVERAGE	A-Dwelling	B-Other Structures	C-Contents	D-Loss of Use	E-Personal Liability	F-Medical Payments
HO-3	\$100,000 to \$550,000	2% to 20% of Cov A	Up to 75% of Cov A	10% of Cov A	\$100,000 to \$300,000	\$1,000 to \$5,000
HO-6	\$35,000 to \$100,000	N/A	\$25,000 to \$150,000	40% of Cov C	\$100,000 to \$300,000	\$1,000 to \$5,000
LOSS SETTLEMENT	Replacement Cost	Replacement Cost	Replacement Cost by Endorsement	INFLATION GUARD <ul style="list-style-type: none"> An Inflation Guard increase of 4% to the Section I Limits of Liability will be automatically applied to the HO-3 policy at renewal. The policy may be endorsed to provide a higher annual increase of 6%, 8%, 10% or 12%. 		
ORDINANCE & LAW COVERAGE <ul style="list-style-type: none"> 10% of coverage A included in base policy. May purchase additional coverage of either 25% or 50%. 						
AGE OF DWELLING (at time of new business) <ul style="list-style-type: none"> 40 yrs old and newer. Older than 40 yrs requires submission to company prior to binding. Must be completely updated. Please submit an ACORD® Homeowners Application accompanied by a 4-pt inspection to underwriting dept. 				AGE OF ROOF (new and renewal business) <ul style="list-style-type: none"> Composition shingle or tile: 20yrs or newer Asphalt shingle or tar & gravel: 12yrs or newer Metal roofs: unlimited 		
LOSS HISTORY <ul style="list-style-type: none"> 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. 				POOL CAGES/SCREEN ENCLOSURE/CARPORTS <ul style="list-style-type: none"> 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). This Buy Back is not available in coastal counties at this time. 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. 		
INELIGIBLE RISKS <ul style="list-style-type: none"> Homes located within 1500 ft of tidal water. Homes with trampolines. Homes of unconventional construction including but not limited to log homes. Homes with farm animals. 				SECONDARY/SEASONAL RESIDENCES <ul style="list-style-type: none"> A dwelling unoccupied continuously for more than 3 months per year is considered seasonal. 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 <ol style="list-style-type: none"> Residence is located within a limited access or gated community, OR Residence is equipped with a central station burglar and fire alarm. 		
PROTECTION CLASS INFORMATION <ul style="list-style-type: none"> PC 1-8 Eligible PC 9 Eligible if on 5 acres or less PC 10 Ineligible 				PAY PLANS <ul style="list-style-type: none"> MUSA offers 2,3 & 4-pay plans to eligible premiums. A \$5 fee accompanies each installment if pay plan is selected. MUSA DOES NOT ACCEPT PREMIUM FINANCING. 		
SIGNED NEW BUSINESS APPLICATIONS <ul style="list-style-type: none"> Retain in agent file for audit purposes. Replacement cost estimator or appraisal must also be retained in agent file. 				WIND EXCLUSION <ul style="list-style-type: none"> X-Wind available to be written anywhere in Florida. Must have policyholder complete Wind Exclusion Statement and retain in agent file for audit purposes. 		
CONTENTS EXCLUSION <ul style="list-style-type: none"> Contents available to be excluded anywhere in Florida. Must have policyholder complete Contents Exclusion Statement and retain in agent file for audit purposes. 				WINDSTORM LOSS MITIGATION FEATURES <ul style="list-style-type: none"> Credits applied for roof shape and opening protection do not require Uniform Mitigation Verification Inspection Form (OIR B1-1802). In order to receive credit for roof covering, roof deck, roof-to-wall connection and secondary water resistance Uniform Mitigation Verification Inspection Form (OIR B1-1802) must be completed by a qualified inspector and submitted to Underwriting Dept. For a listing of qualified inspection firms go to: http://www.mysafefloridahome.com/InspectionFirmList.asp 		

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