

Quick Reference Guide Florida

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Limits (Maximum TIV)

\$10,000,000

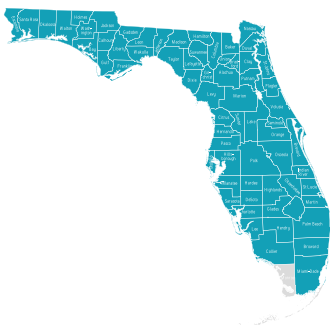
UW approval required for:

- Over \$6.5M (JM/MNC/FR/MFR)
- Over \$5M (Frame/NC/LMF)

Locations

Entire State

Closed counties: Monroe



Occupancies

Deductibles



Named Storm: 3% | 5% | 10%

Tri-County minimum 5%



All Other Wind Hail: \$10,000 | \$25,000

| \$50,000 | \$100,000 | Minimum \$10k
when TIV <\$500k; \$25k when TIV >\$500k



AOP: \$2,500 | \$5,000 | \$10,000 | \$25,000

Tri-County minimum \$5,000

Minimum Named Storm Deductible - Distance to Coast, Year Built, Construction Type						
	1959 & Older	1960 & Newer	1959 & Older	1960 & Newer	1959 & Older	1960 & Newer
DTC	Frame/NC/LMF		JM/MNC		FR/MFR	
0-0.5 miles	Ineligible	Ineligible	Ineligible	5%	Ineligible	5%
0.5-1 mile	Ineligible	Ineligible	Ineligible	5%	5%	5%
1-10 miles	10%	5%	5%	3%	5%	3%
10+ miles	5%	5%	5%	3%	5%	3%

See Product Guide for Tri-County Minimum Named Storm deductible details

Class	Conditions
Artisan Contractor (Building Construction Trades Lawn Maint)	No heavy or hazardous equipment
Auto Repair (Repair Shops Oil Change Garage)	Tire Retreading (wind only)
Entertainment/Athletic Facilities (Day Spa Convention Center Non-Profit Clubs Golf Courses Fitness Clubs)	Golf Courses: building coverage only No contents, turf, or business income coverage
Habitation (Apartments Condos)	Condos: YB max 40 years (Tri-County - 20 years)
Health Care* (Animal Hospitals Medical/Dental Labs Hospitals & Nursing Homes Rehab Facilities)	No per item valued > \$500k
Offices* (Banks Medical/Dental Law Psychiatric)	
Restaurants (Bakery Bars & Taverns Breweries & Distilleries Restaurants - Casual, Fast Food, Fine Dining)	Min bldg \$750k (if Cov A applies) AOP if YB 2000 and newer; otherwise wind-only
Retail* (Clothing & Apparel Furniture Home Improvement Pharmacy (CVS/Walgreens) Mixed Use Center - LRO)	Mixed Use Center (LRO) - if majority restaurant, use restaurant class
Schools & Municipalities (Fire Dept Government Buildings Police Stations Schools - primary/secondary)	No schools that teach ineligible classes (i.e. welding)
Services (Animal Shelters Daycare Centers Printing & Signs Self-Storage Warehouse)	Wind only: Self-Storage - no boats or RVs
Wholesale (Building Material Dealers Hardware & Tools HVAC Wholesale with refrigeration equipment)	No contents or BI Wind only: lumber sales >25%, electronic appliance, media storage, moving & storage, warehouses

* Indicates a Target Market

Building Guidelines

100% Replacement Cost Value required; minimum \$250,000 building value

- Wind only coverage available if the following conditions exist:
- No system updates (plumbing, electrical, HVAC) and YB >35 years
 - Roof replacement is required
 - Federal Pacific, Challenger, Fuses or Zinsco electrical panels
 - Knob & tube, pigtail or aluminum wiring

- All Other Perils (AOP) coverage available if:
- Wiring, Plumbing and HVAC have been updated within the last 35 years
 - Windows, Doors, and Sliders ACV form (SMB 422) applies for buildings over 25 years

Vacant buildings are not eligible for any coverage (*must be at least 50% occupied year round*)

No Frame/Non-Combustible/Light Metal Frame construction within 1 mile of the coast

Joisted Masonry/Masonry Non-Combustible construction within 1 mile of the coast must be built 1960 or newer

Modified Fire Resistive/Fire Resistive construction within 1/2 mile of the coast must be built 1960 or newer

Tri-County Eligibility
(Broward, Miami-Dade, Palm Beach)

No Frame/Non-Combustible/Light Metal Frame construction

Buildings built 1959 and older are ineligible

Joisted Masonry/Masonry Non-Combustible construction is ineligible:

- within 2 miles of the coast for year built 1980 and older
- within 1/2 mile of the coast for year built 1981 - 2001

Modified Fire Resistive/Fire Resistive construction is ineligible

- within 1 mile of the coast must for year built 1980 and older
- within 1/2 mile of the coast for year built 1981 - 2001

Roof Guidelines			
Roof Cover	RCV	ACV ¹	Roof Age Restriction ¹
Asphalt Shingles	0-11 years	12-20 years	>20 years
Built-Up With Gravel	0-11 years	12-20 years	>20 years
Built-Up Without Gravel	0-11 years	12-20 years	>20 years
Single-Ply Membrane	0-11 years	12-20 years	>20 years
Single-Ply Membrane Ballasted	0-11 years	12-20 years	>20 years
Light Metal Panels	0-11 years	12-20 years	>20 years
Clay/Concrete Tiles	0-11 years	12-20 years	>20 years
Slate	0-11 years	12-20 years	>20 years
Standing Seam Metal	0-11 years	12-20 years	>20 years

¹up to 25 years for preferred risks (quoting platform will automatically adjust if eligible)

This guide is a general summary of our program; consult the Product Guide for additional details.

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