

From:

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Subject:

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[Velocity Small Commercial](#)

Velocity Risk Small Commercial | Florida Guideline Update

05 August 2026, 09:17:29



Updated Florida Named Storm Deductible Guidelines

We've updated our Florida Named Storm deductible guidelines for the Commercial Property Policy to reflect expanded deductible options.

What's Changed

- Expanded minimum Named Storm deductible availability across eligible Florida counties
- Reduced minimum deductibles for qualifying 1960 and newer construction

Minimum Deductible by State / Tier						
State / Tier		Named Storm		All Other Perils (AOP)		
FL - Tri-County (Broward, Miami-Dade or Palm Beach)		5%		\$5,000		
FL - Panhandle and Southwest FL (Bay, Calhoun, Charlotte, Collier, Escambia, Franklin, Gadsden, Glades, Gulf, Hendry, Hillsborough, Holmes, Jackson, Lee, Leon, Liberty, Manatee, Martin, Okaloosa, Pinellas, Santa Rosa, Sarasota, Wakulla, Walton, or Washington)		3%				
FL - All other counties		2%				
LA - All parishes, SC (Charleston)		3%				
AL, GA (except Chatham), MS, SC (except Charleston), TX - Tier 1		2%				
GA (Chatham) All Tier 2 (except FL)		1%				

Florida - Minimum Named Storm Deductible - Distance to Coast, Year Built, Construction Type						
Distance to Coast	1959 & Older			1960 & Newer		
	Frame/NC/LMF	JM/MNC	FR/MFR	Frame/NC/LMF	JM/MNC	FR/MFR
0-0.5 miles	Ineligible	Ineligible	Ineligible	Ineligible	5%	5%
0.5-1 mile	Ineligible	Ineligible	5%	Ineligible	5%	5%
1-10 miles	10%	5%	5%	3%	2%	2%
10+ miles	5%	5%	5%	3%	2%	2%

Start Quoting Now

Access the updated [Florida Quick Reference Guide](#), Product Guide, and more in the Velocity Knowledge Center.

Visit the Knowledge Center

Your Resource Center for Product and System Information

Contact Steven Schallau | Distribution Manager

Contact Underwriting Support

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