



**FLORIDA
PENINSULA**
Insurance Company

**Wind Only Program
Underwriting Manual**

May 2015

**Florida Peninsula Insurance Company
903 NW 65th Street, Suite 200
Boca Raton, FL 33487-8236**

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ELIGIBILITY Residential

I. ELIGIBILITY – Residential Wind Only

1. Property owners are eligible for coverage in Florida Peninsula Insurance Company (FPI) if the property to be insured is located in an eligible area (as defined in the Citizens Wind-only Manual) and the property meets all other applicable underwriting criteria.
2. Eligible Property - Real and personal property at a fixed location in eligible areas. Applicants must meet reasonable underwriting standards. FPI will not insure properties that are built entirely or partially over water.
3. Hurricane and Tropical Storm Binding Suspension

No new business application or endorsement for increased coverage may be bound, written or issued, or monies received, regardless of effective date, when a Tropical Storm or Hurricane Watch or Warning has been issued by the National Weather Service for any part of the State of Florida.

APPROVED

**COVERAGE LIMITS
Residential**

Date Received: 07/16/2021 Date Of Action: 07/29/2021

FL OFFICE OF INSURANCE REGULATION

II. COVERAGE

1. Perils – Coverage may be afforded only for direct loss by Hurricane, other Windstorm, or Hail to property as defined in the FPI wind only policy forms. Hurricane, other Windstorm or Hail coverage may not be purchased separately.

2. Coverage Limits

A. Dwellings (Dwelling Policy)

Maximum Coverage A - Dwelling	\$1,750,000**
Coverage B – Other Structure	10% of Coverage A
Special Class Property	30% of Coverage A
Coverage C – Contents	50% of Coverage A *
Loss of Use Coverage	10% of Coverage A

* Maximum coverage for condo and renters contents, coverage C, is \$1,000,000

** The combined total of Coverage A and Special Class Property cannot exceed \$1,750,000

Minimum Coverage A - Dwelling	\$50,000
Coverage B – Other Structure	10% of Coverage A
Special Class Property	no minimum
Coverage C – Contents	no minimum *
Loss of Use Coverage	10% of Coverage A

* For new business, condominium owner minimum Coverage C amount is \$25,000.

* For new business, renters minimum Coverage C amount is \$15,000

B. General Rules

1. Wind policy limits may be increased at renewal or mid-term. Payment is required in accordance with applicable procedures, rules and rate schedules.
2. Dwellings must be insured for 100% of their current Replacement Cost Value.
3. Residential Contents 50% Limitation - Contents Limit of Liability shall be no more than 50% of Coverage A building, when a building or structure and its contents are covered (does not apply to Renters or Condominium Unit policies).

3. Coverage Forms

- A. Coverage is afforded only according to FPI’s filed and approved forms which can be found on our Website at www.floridapeninsula.com.
- B. Additional Living Expense, Ordinance or Law, Tenant Building Alterations and Additions and Loss Assessment may be found in the Dwelling Wind Only Policy. Refer to the Dwelling Wind Only Policy for applicable description and limits.

**PROCESSING
Residential****III. PROCESSING**

This Section contains general processing rules for all lines of business: effective date rules, premium payment guidelines, changes to policy and cancellation of policy.

1. Residential Application Forms - New business Residential applications must be bound and submitted using FPI's Internet Policy Administration Program. Once the submission is completed online the agent must print the Wind Only Application FPI-W 01 and submit following FPI's procedures which are outlined in this manual. A sample of all forms may be obtained from FPI's Website at www.floridapeninsula.com.
2. Effective Date of Coverage:
 - A. Coverage may only be bound using FPI's Internet Policy Administration Program on the date that the application is to be signed by the agent and insured and the gross check for the annual premium is received by the agent. No backdating of coverage is allowed. Coverage may be bound for a future effective date not to exceed 45 days from the current effective date.
 - B. The original signed application and a check for the gross annual premium must be mailed to FPI along with the supplemental application, transmittal form and any other required documents within five (5) business days from the effective date of coverage or the date on which the application is signed by the agent and the insured and premium payment received by the agent, whichever comes first.
 1. The check for payment of the full gross annual premium should be made payable to Florida Peninsula Insurance Company. In no case can this amount be less than the actual amount received by the agent from the insured or the mortgagee.
 2. The policy number should be clearly written on the check and all other documents to make sure they can be properly identified.
 3. If the premium payment is not received by us within 15 calendar days of the requested effective date of coverage, the binder will be rescinded and no coverage will have been in effect.
 4. Failure to receive required documents may result in the cancellation of the policy or the removal of coverage.
 5. Failure to receive documents required for premium credits will result in the removal of the credits and an additional premium invoiced to the insured.
 6. FPI will accept documents or other correspondence via facsimile to (866)-923-2926 or attached to an e-Mail sent to customerservice@floridapeninsula.com.
 7. A copy of the completed and signed application shall be given to the applicant.

NOTE: Hurricane and Tropical Storm Underwriting Restrictions apply to all effective date rules.

**PROCESSING
Residential**

3. Premium Payment

- A. A check or money order for the gross annual premium should be sent to: Florida Peninsula Insurance Company, P.O. Box 30010, Tampa, FL 33630-3010.
- B. If an insured or applicant pays by check or money order, the agent should advise the insured to make the check payable to Florida Peninsula Insurance Company directly, not the producer or agency. If an agent accepts payment by check from the insured and pays FPI using their agency check, FPI will not be responsible if the insured's check is returned to the agent uncollected nor can an agent request cancellation of the FPI policy as a result of the returned check.
- C. Post dated checks will not be considered. They will be deposited in the bank regardless of the date.
- D. Checks or money orders that are not acceptable will be returned to the maker. Checks returned because they are non-negotiable (e.g., N.S.F., stop payment, etc.), must be replaced with a cashier's check, certified check, or money order. If the policy is cancelled due to the returned item, reinstatement will be subject to underwriting approval.
- E. Payment Plan Options – New and Renewal

The Payment Plans apply to policy premium only. All policy fees are due at policy inception or renewal. The selected payment plan must be indicated on the application. All future renewals will be billed the same way unless otherwise instructed by the insured or agent.

 - (1) Full Pay.
 - (2) Two Pay – 60% down and remaining 40% due on the 180th day from policy effective date.
 - (3) Four Pay – 40% down with 3 equal installments due on the 90th, 180th and 270th days from the effective date.
 - (4) Second Option Four Pay Plan – 25% down with 3 installments of 25% due on the 60th, 120th and 180th days from the effective date.
 - (5) There is a \$10 one time service fee and an installment fee of \$3 on premiums less than \$1,000 and \$6 on premiums \$1,000 and over added to each installment.
- F. Wind only applications that require underwriting review prior to binding should be submitted through our Internet Policy Administration Program. Please do not collect any premium on these risks until approved by underwriting. Once reviewed, we will notify you via the Policy Administration System that the risk has been approved or declined. If approved, you may then proceed to notify the insured and continue the submission process.
- G. Florida Peninsula Insurance Company does not accept financing of premiums through Premium Finance companies.

- 4. Renewals – With respect to any Residential Policy covering a risk with a dwelling limit of at least \$100,000 but less than \$250,000, FPI will not nonrenew such policy for the purpose of reducing hurricane loss for one renewal period. In accordance with Florida Statutes an offer of renewal will be mailed to the insured with copies to the mortgagee(s) and the agent at least 45 days prior to the expiration date of the policy.

If the full gross payment is received in our office by the expiration date the policy will automatically continue in force for a new term. If payment is not received by the expiration date, the policy will expire and a Notice of Termination will be mailed to all parties.

- 5. Annual Increase Limits Program - The Renewal Notice may reflect increases effective on the renewal term for increased "cost of construction" on building, contents and other structure coverage amounts over \$10,000. This increase construction factor is not applicable to risks which have reached the maximum limit available under this program.

PROCESSING Residential

6. Policy Changes
 - A. Wind only policy change requests must be in writing via regular mail, fax or email.
 - B. If an additional premium results from the change, an invoice will be mailed to the insured and the mortgagee (if they are listed as payer). Premium payment must be received by the due date to avoid cancellation for non payment of premium.
 - C. The five business-day submission requirement also applies to all endorsement requests. If not mailed within five business days, the effective date of the change will be the date received in our office.
 - D. We will not honor Agent of Record assignment letters.
 - E. In-force wind only policies may not be cancelled and rewritten to circumvent forthcoming rate, rule, coverage or surcharge changes.
7. Wind Only Policy Cancellations
 - A. By FPI:
 1. Policies will only be cancelled in accordance with applicable Florida Statute.
 2. FPI will give the first named insured written notice of cancellation or nonrenewal at least ninety-five (95) days prior to the effective date of cancellation or nonrenewal, including the reasons for the cancellation or nonrenewal, except that:
 - a. In the event of cancellation for nonpayment of premiums, at least ten (10) days written notice accompanied by the reason for cancellation; and
 - b. In the event that cancellation occurs within the first ninety (90) days of the policy and the insurance is terminated for reasons other than nonpayment of premium, at least twenty (20) days written notice must be given accompanied by the reason for the cancellation except where there has been a material misstatement misrepresentation, FPI may then rescind or void coverage or cancel immediately.
 - c. Failure to comply with underwriting requirements includes, but is not limited to, cause which would have been grounds for non-acceptance of the risk had such cause existed at the time of acceptance, or cause arising subsequent to inspection, which would have been grounds for non-acceptance.
 - d. After the policy has been in effect for ninety (90) days, FPI may only cancel a policy if there has been a material misstatement, nonpayment of premium, failure to comply with underwriting requirements established by FPI within ninety (90) days of the effective date of coverage, the risk has changed substantially since the policy was issued, or when the cancellation is for all insured's under such policies for a given class of insured's.
 3. Notice of cancellation or nonrenewal will be sent to the first named insured, the mortgagee(s) shown on the policy (if any), and the agent.

**PROCESSING
Residential**

B. By Policyholder – Wind Only Policies:

Cancellation requests must be in writing. One of the following documents is required:

- Insured’s signed request to cancel
- ACORD - Cancellation Request/Policy Release signed by the insured
- Signed letter from the first Named Insured
- For back cancellation Copy of Closing Notice signed by the Named Insured with a signed request to cancel

C. Return Premiums – Wind Only Policies:

1. Return premium is pro rata under the following conditions:
 - a. Policy cancelled or amount of coverage reduced by FPI.
 - b. Rewritten with FPI.
2. If a wind only policy is cancelled by the insured or due to non-payment of premium or the amount of insurance is reduced, return premium is pro rata if no coverage existed from June 1 to November 1. If coverage existed at any time during such period, return premium is computed as follows:

1 Year Policy	
DAYS POLICY INFORCE	UNEARNED FACTOR
1 TO 180	0.200
181 TO 210	0.150
211 TO 240	0.100
241 TO 270	0.075
271 TO 300	0.050
301 TO 330	0.025
331 TO 365	0.000

EXCEPTION:

If property burns down or is demolished; or if the property is sold, is foreclosed upon and a copy of the deed, certificate of closing or other evidence is furnished, or the insured is deceased, return premium is on a pro rata basis.

APPLICATION COMPLETION Residential

IV. Residential Wind Only Application Completion

1. General Rules

- A. Wind only Applications may be submitted only by a licensed, FPI appointed resident Florida agent utilizing FPI's internet Policy Administration System.
- B. The wind only Residential Application FPI W 01 must be fully completed. Scheduling of multiple residential risks at the same location on one policy is not permitted.
- C. Hurricane and Other Windstorm or Hail coverage's may not be purchased individually or separately.
- D. Applications must comply with eligibility requirements in the Eligibility Section of this manual.

E. Mandatory Underwriting Requirement:

The underlying peril policy carrier name and policy number and the flood policy carrier name and policy number are required on the application. This information must be indicated even if the FPI agent is not the agent of record for these policies. Coverage will not be effected without this information. If the applicant has no underlying peril policy please indicate "none". Additional information (i.e., mailing address, phone number) concerning these carriers, may subsequently be requested by us after receipt of an application. Noncompliance with our additional information request will cause subsequent cancellation of the policy. Refer to the Flood Insurance requirement in the Processing Section.

- F. If a payer is not indicated on the wind only application, FPI will indicate the insured as the payer.
- G. Wind only policies are issued for a one (1) year term only.
- H. Force Placed Insurance – FPI does not accept forced placed coverage.
- I. In force policies may not be cancelled and rewritten to circumvent forthcoming rate or surcharge changes.
- J. Wind only effective dates are upon approval of FPI.
- K. Photograph(s) - Recent original photograph(s) or original digital photograph(s) of each risk to be insured is required with the submission of the wind only application or with any endorsement request where applicable. NOT ACCEPTABLE are copies, brochures or real estate brochure clippings. Please include insured's name and policy number on each photo. Two photos are required for dwelling risks; one photo angled to show the full front of the dwelling and one side and the other photo angled to show the full rear of the dwelling and the other side. Photos are not required for condominium units if located in buildings that have more than four units.

APPLICATION COMPLETION Residential Guide

2. Wind Only Residential "Occupancy List" and Rate Tables

Occupancy Code	Residential Occupancy Description	7/04 Base Rate Tables	7/04 Loss Mitigation Tables	7/04 BCEGS Tables
Bldg & Cnts Renter's Contents C = Condos		BC = RC =	I = 5+ Units – Type I I I = 5+ Units – Type II III = 5+ Units – Type III 1-4 = 1-4 Units Table	BC = Dwelling RC = Renter Contents C = Condos
1001	Owner insuring building w/or w/out contents in a 1 unit Dwelling-owner occupied	BC	1-4	BC
1002	Owner insuring building w/or w/out contents in a 1 unit Dwelling-tenant occupied	BC	1-4	BC
1003	Owner insuring building w/or w/out contents in a 2 unit Dwelling-owner occupied	BC	1-4	BC
1033	Owner insuring building w/or w/out contents in a ½ of a 2 unit Dwelling-owner occupied	BC	1-4	BC
1004	Owner insuring building w/or w/out contents in a 2 unit Dwelling-tenant occupied	BC	1-4	BC
1034	Owner insuring building w/or w/out contents in a ½ of a 2 unit Dwelling-tenant occupied	BC	1-4	BC
1005	Owner insuring building w/or w/out contents in a 3 unit Dwelling-owner occupied only	BC	1-4	BC
1006	Owner insuring building w/or w/out contents in a 4 unit Dwelling-owner occupied only	BC	1-4	BC
1007	Tenant insuring contents in a 1-2 unit Dwelling	RC	1-4	RC
1021	Tenant insuring contents in a 3-4 unit Dwelling	RC	1-4	RC
1022	Owner's contents (when building not insured) in a 1-2 unit dwelling	RC	1-4	RC
1024	Owner's contents (when building not insured) in a 3-4 unit dwelling	RC	1-4	RC
1008	Tenant insuring contents in 1 unit of a 1-4 unit apt/condo/twhs	RC	1-4	RC
1009	Tenant insuring contents in 1 unit of a 5+ unit apt/condo/twhs	RC	I – 3 stories or less, II – if 4- 6 stories, OR III – if ≥ 7 stories	RC
1010	Owner insuring building w/or w/out contents in 1 unit of a 1-4 unit townhouse-owner occupied	BC	1-4	BC
1011	Owner insuring building w/or w/out contents in 1 unit of a 1-4 unit townhouse-tenant occupied	BC	1-4	BC
1012	Owner insuring building w/or w/out contents in 1 unit of a 5+ unit townhouse-owner occupied	BC	1-4	BC

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Wind Only Homeowners

1013	Owner insuring building w/or w/out contents in 1 unit of a 5+ unit townhouse-tenant occupied	BC	1-4	BC
1014	Unit-owner insuring owner contents only in 1 unit of a 1-4 unit condo/twhs-owner occupied (Association insuring the bldg)	C	1-4	C
1015	Unit-owner insuring owner contents only in 1 unit of a 1-4 unit condo/twhs-tenant occupied (Association insuring the bldg)	C	1-4	C
1016	Unit-owner insuring owner contents only in 1 unit of a 5+ unit condo/twhs-owner occupied (Association insuring the bldg)	C	I – 3 stories or less, II – if 4- 6 stories, OR III – if > 7 stories	C
1017	Unit-owner insuring owner contents only in 1 unit of a 5+ unit condo/twhs-tenant occupied (Association insuring the bldg)	C	I – 3 stories or less, II – if 4- 6 stories, OR III – if > 7 stories	C

UNDERWRITING GUIDELINES Residential (i.e., Flood Requirements)

V. Wind Only Underwriting - Residential

1. Underwriting Standards

- A. Eligible applicants shall be considered in good faith if they report all information of a material nature and do not willfully or knowingly make incorrect or misleading statements in the application form and have not, at any time previously, failed to pay earned premiums or other valid charges owed to FPI. The following conditions apply:
1. Subject to maximum limits, the amount of insurance requested must be 100% of the replacement value of the property involved, or if Actual Cash Value is applicable, the Actual Cash Value of the property involved.
 2. Property must be in good physical condition.
 3. Occupied as stated on the application.
 4. Not currently condemned for demolition due to condition or in an area scheduled to be condemned due to urban renewal or highway construction or if the property is in violation of law or public policy.

NOTE: Inquiries may be made on applicants as to their individual claim history utilizing third party information. 2. Section 627.409, FS provides that any misrepresentation of material fact, omission or incorrect statement pursuant to application for coverage may prevent recovery under the policy.

- B. Upon approval by FPI, risks with existing damage may be insured. Proof acceptable to FPI of intent to repair may be required.
- C. Hurricane and "Other Wind" coverage's may not be purchased individually or separately.
- D. Flood Insurance Requirements - Insured's with properties in Special Flood Hazard Areas, as defined by the National Flood Insurance Program (NFIP) (e.g. A, AO, AH, A1-A30, AE, A99, V, V1-V30, VE,) must maintain a flood policy unless the applicant or insured signs the "Election Not To Buy Separate Flood Insurance" (FPI FW01) form, or an exception to this rule applies.
1. Waiver of Flood Option – Securing flood insurance is not a condition of coverage if the applicant or insured signs form FPI-FW01. An applicant or insured who does not maintain a flood policy, or does not sign the FPI-FW01 form, may be denied FPI coverage.
 2. Coverage Requirements - If form FPI-FW01 is not completed, or the property does not meet an exception, the insured must maintain a flood policy in effect, subject to the maximum limits available from NFIP, as follows:
 - a. With building limits not less than 80% of the FPI building limits, or
 - b. Where NFIP issues an Actual Cash Value (ACV) policy, not less than 80% of the building ACV, and
 - c. With contents limit in any amount, if FPI contents coverage exists.

**UNDERWRITING GUIDELINES Residential
(i.e., Flood Requirements)**

3. Exceptions:

- a. Tenant named insured or condominium unit-owner above ground floor. However, if building coverage is provided by an Apartment or Condominium Association master policy, building coverage is not required.
- b. Certain risks (e.g., cooperative unit within cooperative building, gazebo, contents located in a building not eligible for flood coverage under the NFIP "Ineligible Property" rule and the NFIP "Examples of Ineligible Risks" rule): A flood policy will not be required for these risks. Please indicate this occurrence on the application with a "N/E" (Not Eligible).

4. Notes:

- a. Flood Policy Waiting Period: If an application is pending due to a waiting period, the risk is eligible for FPI coverage if otherwise eligible. This may be indicated in the appropriate section of the application with the words "Applied For". The policy number must be provided to FPI as soon as issued to avoid cancellation.
- E. Declinations - Coverage on property which fails to meet reasonable underwriting standards will be declined, non-renewed, or cancelled, and the policyholder or applicant or his representative will be advised of the measures, if any, which if taken, would make the property insurable.

2. Inspections:

- A. An exterior physical inspection of the applicant's or insured's property may be made by or at the direction of FPI. FPI reserves the right to inspect any risk.
- B. The applicant or authorized representative may be contacted for an appointment, as the applicant or his authorized representative may be required to accompany the inspector.
- C. Findings in the inspection may result in changes in the rates and/or premiums charged in the policy or other actions such as cancellation. The property may be re-inspected upon notification to FPI that improvements have been made to confirm compliance or we may request proof of compliance from the insured.
- D. Any inspection pertaining to mitigation verification will be at applicant's expense. The FPI 26, FPI-3 and/or FPI 4 affidavits may be used.

NOTE: The FPI-26, FPI 3 and FPI 4 affidavits are located on the FPI' website www.floridapeninsula.com.

**COMMISSIONS
Residential**

VI. Commissions

Residential Wind Only (Dwelling Policy) :

1. Agent's commission is payable for new and renewal business according to the schedule included in the Agency Agreement. The commission will be paid on the following:
 - a. The policy premium not including mandatory surcharges or fees; and
 - b. Commissions will be paid by the 15th of the month following the month in which the policy or premium endorsement became effective or was issued whichever is later.
2. There is no commission due on mandatory premium surcharges (i.e. EMPA, FHCF Recoupment Surcharge etc.).

**DEFINITIONS
Residential****VII. DEFINITIONS**

1. Residential General

A. Dwelling - A building containing (1) to (4) families within a single building, owner occupied with not more than 2 roomers or boarders in total, or a single building containing (1) and (2) families, tenant occupied, used solely for residential purposes which may include a permitted incidental business occupancy. A building which is not a mobile home, trailer home, manufactured home, nor a building rated as farm property. **NOTE:** As respects New Business (3) and (4) family units will be ineligible.

B. Permitted Incidental Occupancies

1. One of the following incidental occupancies is permitted in a premises eligible for coverage under a Dwelling Policy, if:

- a. The policy provides insurance under the Dwelling Policy.
- b. The incidental occupancy is operated by the insured who is the owner and resident of the premises.
- c. There are not more than two people at work or working in the incidental occupancy.

2. Offices, Schools or Studios meaning offices for:

- a. Business or professional purposes and private schools or studios for music, dance, photography and other instructional purposes.
- b. Small Service Occupancies meaning occupancies primarily for service rather than sales. For example, barber or beauty shop, tailor or dressmaker, telephone exchanges or shoe repair shops using handwork only.
- c. Storage of merchandise is permitted if the value of the merchandise does not exceed \$2,500.

NOTE:

1. Coverage on contents, improvements and betterments or other incidental occupancies must be covered as a separate item on a separate policy.
2. Manufactured buildings built for dwelling purposes may be issued as a dwelling (dwelling rates are applicable) upon approval by FPI and if it complies with the Manufactured Buildings Act, Chapter 553, Part IV, Florida Statutes and when FPI is provided proof of the Department of Community Affairs insignia (attached to the structure) attesting compliance.

NOTE: As respects New Business Manufactured buildings will be ineligible.

DEFINITIONS
Residential

- C. Seasonal Occupancy – A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any twelve (12) month period.
- D. Owner Occupant (Owner Occupied) - an insured who owns the dwelling and who occupies it in whole or in part, including under the Dwelling Policy:
1. An occupant under life tenancy; or
 2. An occupant under contract or deed; or
 3. Occupancy by the children or parents of the insured.
- E. Condominium Unit Owner Contents, Alterations, Appliances, Fixtures and Improvements - Personal and real property contained within a condominium unit that is the unit owner's responsibility to insure. This may be of a residential nature or business/professional nature.
- F. Row house/Townhouse - A building consisting of a row of attached dwellings.
- G. Single Buildings:
1. Buildings separated by space;
 2. Buildings or building sections which communicate through unprotected openings; or
 3. Sections of a building which are separated by an 8 inch masonry or 6 inch reinforced poured concrete party wall without openings which pierces up and through at least one side of the roof deck and membrane.
- H. A "location" is defined as a building and its contents under one continuous roof where entire premises shall be considered as one location.
- I. Hurricane
1. Coverage for loss or damage caused by the peril of windstorm during a hurricane.
 2. "Windstorm" for purposes of 1. above means wind, wind gusts, rain, tornadoes, or cyclones, caused by or resulting from a hurricane which results in direct physical loss or damage to property (rain is not an insured peril unless activated under the policies ("Covered Cause of Loss" clause).

DEFINITIONS

Residential

3. "Hurricane" for purposes of 1. and 2. above means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.

The duration of the "Hurricane" includes the time period in Florida:

- a. Beginning at the time a hurricane watch or hurricane warning is issued for any part of Florida by the National Weather Service.
- b. Continuing for the time period during which the hurricane conditions exists anywhere in Florida; and
- c. Ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

4. Reference the policy(s) for specific coverage application, etc.

J. Building Code Effectiveness Grading Schedule (BCEGS) – Rating Factors

The Building Code Effectiveness Grading Schedule develops a grade of "1" to "10" for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. FPI policyholders may be eligible for special rating treatment depending on the grading assigned their community. Please refer to the BCEGS schedule on the FPI' website for appropriate community codes.

2. Residential Classifications – Wind Only Policies

A. Residential Construction Classifications

1. Wall Construction

- a. Frame- buildings where the exterior walls are of wood or other combustible materials including combinations with other materials such as brick veneer, stone veneer, and stucco on wood. The wood frame is relied upon for structural stability.

NOTE: Hardi-Board or Hardi-Plank construction will be considered frame.

- b. Masonry- buildings where the exterior walls are constructed of non-reinforced masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and are relied upon for structural stability.

- c. Superior Construction – must meet at least one of the following criteria:

- I. Non-Combustible – exterior walls, floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
- II. Masonry Non-Combustible – exterior walls constructed of masonry materials (as described in "b. Masonry" above) and floors and roof of metal or other non-combustible materials.
- III. Fire Resistive – exterior walls, floors and roof constructed of masonry or other fire resistive materials.

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NOTE: Predominant Wall Construction Rule Determine percentage of each wall construction class in the building. For wall construction types that are 33 1/3% or greater, the building is rated according to the wall construction class with the highest rate. Disregard any wall construction types that are less than 33 1/3%.

B. Residential Classification Definitions**a. Terrain Exposure Category Definition**

Apply Exposure Category (terrain) definition from the Florida Building Code as follows:

Exposure C (open terrain with scattered obstructions) applies to:

- All locations in HVHZ (Miami-Dade and Broward Counties).
- Barrier islands as defined per s. 161.55(5), Florida Statutes, as the land area from the seasonal high water line to a line 5,000 feet landward from the Coastal Construction Control line.
- All other areas with 1,500 feet of the coastal construction control line, or within 1,500 feet of the mean high tide line, whichever is less.
- All other FPI High Risk Account (Wind Only) eligible insuring areas.

b. Building Types (applies to 5+ units only)

- Type I - Buildings that are 3 stories or less.
- Type II - Building that are 4 to 6 stories.
- Type III - Building that are 7 stories or more.

c. Roof Coverings**I. For 1 to 4 unit buildings and 5+ unit - Type I buildings:**

- FBC Equivalent – Asphalt roof coverings installed in accordance ASTM D 3161 (modified for 110 mph) or Miami Dade County PA 107-95.
- Non-FBC Equivalent – Asphalt roof shingles not meeting requirements listed above for FBC Equivalent, and all other roof covering types.
- Reinforced Concrete Roof Deck - A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

II. For 5+ unit - Type II and Type III buildings:

- FBC Equivalent: To qualify as a FBC Equivalent roof cover, the roof cover must be one of the following accepted roof cover types:

**DEFINITIONS
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- a) Built-Up;
- b) Modified Bitumen;
- c) Sprayed Polyurethane foam;
- d) Liquid membrane applied over concrete;
 - e) Asphalt roll roofing;
- f) Wood shakes in good condition, attached with at least two mechanical fasteners;
- g) Ballasted roof designed to meet the local wind speed requirements; or
- h) Asphalt roof coverings installed in accordance ASTM D 3161 (modified for 110 mph) or Miami Dade County PA 107-95. And meet the following conditions:

- a) Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems).
- b) Roof coverings on flat roofs must be 10 years old or less.
- c) All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds.

- non-FBC Equivalent: All roof cover types and configurations that do not meet the FBC Equivalent definitions above.

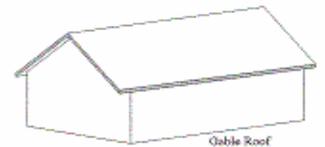
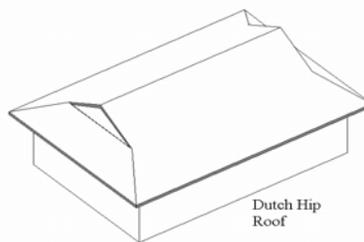
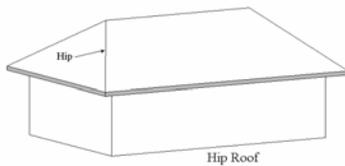
Predominant Roof Covering Rule Roof covering should be determined by using the roof covering that comprises greater than 50% of the roof surface of the dwelling, excluding entrance ways, porches, and decorative nonstructural gables.

d). Roof Shape

- Hip - Roof having sloping ends and sloping sides down to the eaves line.
- Gable – The portion of the roof above the eaves line of a double-sloped roof; the end section appears as an inverted

V.

- Flat – A horizontal roof with a pitch less than 10 degrees.



Predominant Roof Shape Rule:

Roof types should be determined by using the type of roof structure that exceeds 50% of the roof surfaces. Any individual exterior wall with a gable end exceeding 50% of the width of the exterior wall shall be classified as GABLE roof shape for rating purposes. Dutch hip roof shapes with a gable end that is less than 50% of the width of the exterior wall shall be classified as HIP roof shape for rating purposes.

e). Roof Deck Attachments

**DEFINITIONS
Residential**

I. For 1 to 4 unit buildings and 5+ units - Type I buildings:

a) Attachment A – Plywood/OSB roof sheathing attached to roof trusses/rafters by 6 penny nails (2" x 0.131" diameter) or greater which are properly spaced at a maximum of 6" along the edge and 12" in the field on 24" truss/rafter spacing.

Or

Batten decking or Skipped decking (typically used on roof decks supporting wood shakes or wood shingles).

Or

Any system of screws, nails, adhesives, other roof deck fastening systems or truss/rafter spacing that has an equivalent mean uplift resistance of 55 pounds per square foot or more as evidenced by laboratory uplift tests on full size sheets of plywood/OSB.

b) Attachment B – Plywood/OSB roof sheathing with a minimum thickness of 1/2" attached to roof trusses/rafters by 8 penny (2.5" x 0.131" diameter) nails or greater which are properly spaced at a maximum of 6" along the edge and 12" in the field on 24" truss/rafter spacing

Or

Any system of screws, nails, adhesives, other roof deck fastening systems, or truss/rafter spacing that has an equivalent mean uplift resistance of 103 pounds per square foot or more as evidenced by laboratory uplift tests on full size sheets of plywood/OSB.

c) Attachment C – Plywood/OSB roof sheathing with a minimum thickness of 1/2" attached to roof trusses/rafters by 8d nails (2.5" x 0.131" diameter) which are properly spaced at a maximum of 6" along the edge and 6" in the field on 24" truss/rafter spacing

Or

Dimensional Lumber or Tongue & Groove deck roof composed of 3/4" thick boards with nominal widths of 4" or more.

Or

Any system of screws, nails, adhesives, other roof deck fastening systems, or truss/rafter spacing that has an equivalent mean uplift resistance of 182 pounds per square foot or more as evidenced by laboratory uplift tests on full size sheets of plywood/OSB.

II. For 5+ unit - Type II and Type III buildings:

a) Attachment A (Wood or Other)

1. Roof deck composed of sheets of structural panels (plywood or OSB)
2. Architectural (non-structural) metal panels that require a solid decking to support weight and loads.
3. Other roof decks that do not meet Levels B or C.

b) Attachment B (Metal Deck) Metal roof deck made of structural panels that span from joist to joist.

c) Attachment C (Reinforced Concrete Roof Deck) A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

Note: If roof deck type is unknown, deck should be classified as Attachment A.

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f. Secondary Water Resistance

I. For 1 to 4 unit buildings and 5+ unit - Type I buildings:

a) A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance;

Or

b) A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion. Similar paper based products are not acceptable for secondary water resistance.

II. For 5+ unit - Type II and Type III buildings:

a) For Wood Decks:

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

Or

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

b) For Metal Decks:

Roofing tar is applied to all connections where mechanical fasteners penetrate the metal deck.

c) For Reinforced Concrete Roof Deck

Not applicable.

g. Roof-Wall Connection

I. Toe-Nail – Rafter/truss anchored to top plate of wall using nails driven at an angle through the rafter/truss and attached to the top plate of the wall.

II. Clips – Metal clips installed on each truss/rafter that attach to the side only of the truss/rafter member and to the wall frame. Metal clip should be free of severe corrosion, have a minimum of 3 nails into the truss/rafter and 3 nails into the wall.

III. Single Wraps – Metal straps installed on each truss/rafter that wrap over the top of the truss/rafter and attach to the wall frame in one location. Metal strap should be free of severe corrosion, have a minimum of 3 nails into the truss/rafter and 3 nails into the wall.

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IV. Double Wraps – Metal straps installed on each truss/rafter that wrap over the top of the truss/rafter and attach to the wall frame in two locations. Metal strap should be free of severe corrosion, have a minimum of 3 nails into the truss/rafter and 3 nails into the wall at each location.

h. Opening Protection

I. Class A (Hurricane Impact) – All exterior wall and roof openings in buildings (doors, windows, skylights and vents, other than roof ridge vents and soffit vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of one of the following:

- a) SSTD 12;
- b) ASTM E 1886 and ASTM E 1996 (Missile Level C – 9 lb);
- c) Miami-Dade PA 201, 202, and 203; or
- d) Florida Building Code TAS 201, 202 and 203.

II. 1 to 4 unit buildings only - Class B (Basic Impact) – All exterior wall and roof openings in buildings (doors, windows, skylights and vents, other than roof ridge vents and soffit vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of ASTM E 1886 and ASTM E 1996 (Missile Level B – 4.5 lb).

III. None – All other cases, including unprotected glazed openings.

DEFINITIONS
Residential

I. FBC Wind Speed

Design wind speed (3-second gust) for site location as determined by the wind speed map in Figure 1606 of the Florida Building Code.

FPI develops the FBC Wind Speed of the location of structure. Maps of county wind speed zones are found at www.floridapeninsula.com

J. FBC Wind Design

Wind speed (3 sec gust) for which the structure is designed to withstand according to the FBC 2001.

FBC 2001 establishes basic (e.g. minimum) Wind Design Speeds (WDS) for each FBC Wind Speed zone. When WDS of the structure (e.g. 1-4 unit buildings built on or after January 1, 2002) exceeds the basic speed design, certification is required for premium credit. Use mitigation form **MIT 4**.

Note: Dade and Broward counties do not require certification as county WDS develops maximum WDS premium credit.

**RESIDENTIAL RATING
General Rules****VIII. GENERAL RATING RULES – Wind Only Policies**

1. General application of rates, rules, deductibles, policy forms and other associated rate credit/debit factors.
 - A. Rates, rules and other associated factors follow the residential designation found in the rating and classification sections of this manual.
2. Term and Rating Territory Numbers – Wind Only Policies
 - A. All residential rates and premiums are for an annual term.
 - B. Residential territory numbers are used to rate. They are found in the Residential Rating Territories Section and are located at the conclusion of this section.

NOTE: Territories for Special Class Items are located in the Special Class Section.

3. Rate and Premium Rounding
 - A. Round residential rates and residential factors after each calculation to three decimal places. (Five tenths or more of a mill shall be considered one mill.)
 - B. Round each residential premium calculation in the policy to the nearest whole dollar, with \$.50 or more rounded to the next highest dollar.
 - C. All residential rates are per \$1,000 of coverage.
4. Residential Policy Minimum Premiums- Wind Only Policies
 - A. Dwelling Policy: 0.3% of the Coverage A amount
Condo Unit Policy: 0.3% of the coverage C amount
Renters Contents Policy: 0.3% of the Coverage C amount
 - B. Minimum premiums apply to policy premium, not individually to separately scheduled policy items.
 - C. Reference the "Surcharges" section of this manual, as they may or may not apply to Minimum Premiums.
5. Residential Contents 50% Limit:
 - A. Contents limit of liability shall be no more than 50% of the building limit of liability, when a building, other structure and its contents are covered.
 - B. Does not apply to condominium units.
 - C. Round each contents limit of liability to the nearest \$1 increment, not to exceed 50% of the associated building amount. Round up to the nearest whole dollar amount. For example, building limit of liability at \$100,001 – the maximum contents limit of liability available is \$50,001.

**RESIDENTIAL RATING
General Rules**

6. Mid-Term Endorsements – Wind Only Policies

A. When a policy is endorsed with an effective date subsequent to the inception date, an additional premium of \$6 or less will be waived and a return premium of \$5 or less will be waived.

B. Additional premiums and surcharges are calculated pro rata.

C. Returned premium and surcharge (amount of insurance reduced), deletions are calculated according to policy cancellation rules.

D. FPI shall grant any return premium due if requested by the insured.

7. Residential Deductibles – Wind Only Policies

A. Wind only policy deductible schedules are applicable as follows:

1. Residential Risk(s) - (Dwelling Policy)

a. A separate "Hurricane" deductible and a separate "Other Windstorm or Hail" deductible applies to wind only Residential Risk(s) policies as required by Florida Statute 627.701.

b. The separate "Hurricane" and separate "Other Windstorm or Hail" deductibles apply to the building and their contents (combined); separately to other structures; separately to other structures and its contents (combined); and separately to other items.

2. Residential deductibles selected may differ between the "Hurricane" and the "Other Windstorm or Hail" deductible.

3. Residential deductible combinations:

DWELLING DEDUCTIBLES:

HURRICANE	OTHER WINDSTORM OR HAIL OPTIONS
\$500 flat**	\$500 flat**
2%	\$500 flat**, 2%
3%	\$500 flat**, 2%, 3%
4%	\$500 flat**, 2%, 3%, 4%
5%	\$500 flat**, 2%, 3%, 4%, 5%
10%	\$500 flat**, 2%, 3%, 4%, 5%
15%*	2%, 3%, 4%, 5%

**** Applicable to insured values less than \$100,000 only.**

*** Applicable to insured values more than \$500,000 only.**

Availability of \$500 flat Other Windstorm or Hail Deductible:

Availability for Dwelling policies is determined by building coverage amount.

	Other Wind	\$500	\$500	\$500	\$500	\$500	\$500
	Hurricane	\$500	2%	3%	4%	5%	10%
Coverage	15,000-16,999	Yes	-	-	Yes	Yes	Yes
	17,000-24,999	Yes	-	Yes	Yes	Yes	Yes
	25,000-99,999	Yes	Yes	Yes	Yes	Yes	Yes
	100,000+	-	Yes	Yes	Yes	Yes	Yes

**RESIDENTIAL RATING
General Rules**

B. Dwelling Policy Deductible:

1. Deductible Amount - Rate tables reflect deductibles of two (2%) percent of the building value, applied to a building and its contents; and separately for other structures, etc. If no building or structure, then two (2%) percent of the contents value. The deductible amount shall not be less than \$500.

2. Optional Residential (Dwelling Policy Deductibles):

a. 3%, 4%, 5% 10% and 15% (of value) Deductible:

I. Hurricane and/or Other Windstorm or Hail Deductibles – See the table above for the availability of these options depending on selected coverage limit.

II. For Special Class Occupancies (i.e., Other Structures) associated with Personal Lines (Dwelling Policy); use the applicable optional deductibles for buildings, other structures, or contents.

	Territory Number		Territory Number		Territory Number	
	30-38, 58, 61, 63 65-68, 77, 85, 86, 87		42, 43, 59, 60, 62, 70-73, 75, 76, 79, 80, 81		41, 44, 56, 57, 64, 69, 74, 78, 88	
DEDUCTIBLE	Factor Hurricane OW/H		Factor Hurricane OW/H		Factor Hurricane OW/H	
BUILDING AND OTHER STRUCTURES						
5% of value	.89	.81	.86	.81	.83	.81
10% of value	.75	N/A	.71	N/A	.67	N/A
\$500 flat *	1.15	1.31	1.19	1.31	1.25	1.31
Deductible	Factor Hurricane OW/H		Factor Hurricane OW/H		Factor Hurricane OW/H	
Contents:						
5% of value	.89	.81	.86	.81	.83	.81
10% of value	.75	N/A	.71	N/A	.67	N/A
\$500 Flat *	1.09	1.31	1.11	1.31	1.17	1.31

* \$500 flat hurricane deductible not applicable to values equal to or greater than \$100,000.

RESIDENTIAL RATING General Rules

- b. \$500 Flat Deductible:
 - I. The \$500 deductible may be selected at any value for the perils of Other Windstorm or Hail; however, the selection of the \$500 deductible for the peril of Hurricane is subject to b.ii. below.
 - II. Hurricane Deductible - This \$500 Hurricane deductible may be selected only on items where the building value (replacement cost), or if no building, the contents (actual cash value), is below \$100,000. Erroneous selection of a \$500 flat Hurricane deductible will default to the 2% deductible.
 - III. No premium surcharge will apply with selection of a \$500 flat deductible until the building, or where no building, the contents or other structure limit of liability exceeds \$25,000.
 - IV. Policy changes with Hurricane deductibles at \$500 flat, where the building limit of liability is subsequently increased to \$100,000 or greater, will default to the 2% Hurricane deductible.
 - c. Reference Optional Deductible Table in Rating Section.
- 3. Percentage deductible amount(s) are indicated in the Declarations. The amount is determined from 100% of Replacement Cost value, unless loss settlement is on an Actual Cash Value (ACV) basis (i.e., contents). Then use ACV as the value.
 - 4. Apply applicable "other" deductible factors to the rate developed in the sequence outlined in the premium determination section of each rate table section.
 - 5. Calendar Year Deductible the Hurricane Deductible will apply only once on a calendar year basis for all losses resulting from named Hurricanes. Once hurricane loss expenses are applied against the Hurricane Deductible, any future hurricane losses during the same calendar year will be subject to the balance of the Hurricane Deductible, if not fully satisfied, or the "Other Wind Deductible" whichever is greater. A minimum deductible of \$500. applies. Use form FPI 24 05 05.

Note 1: This Calendar Year Deductible applies to losses covered under the FPI policy or the prior Citizens policy, if that policy was part of a Citizens Takeout Program by FPI.

Note 2: You should carefully consider with your client, the risk(s) value and the deductibles selected. Higher deductibles may result in "high out of pocket" expense.

- 8. Individual Risk Submission
 - A. Depending on construction, condition of property and location, FPI may choose to negotiate a rate and premium to meet these conditions. This will be administered as an "individual risk submission" in accordance with Florida Statute 627.062(3).
 - B. Rating is the sole responsibility of FPI, subject to Office of Insurance Regulation approval.

**RESIDENTIAL RATING
General Rules**

9. Replacement Cost Coverage - (Dwelling Policy)

- A. The policy provides loss settlement for building losses on a repair or replacement cost basis subject to certain conditions.
- B. **ELIGIBILITY:** Replacement Cost Coverage is provided in the policy form for buildings and other structures. This includes dwellings, individually owned townhouse units, building items. Of real property, including additions and alterations of unit which is the tenant's insurance responsibility, unit owner building items described as "Contents, Alterations, Appliances, Fixtures and Improvements" which pertain exclusively to the condominium unit, individual apartment and townhouse units, and special class occupancies that are buildings or other structures.
- C. Coverage limits selected must represent 100% of the replacement value. Property (buildings) not eligible for replacement cost coverage will be written on an ACV basis and may be insured from 80% to 100% of ACV.
- D. When the ACV Option has been selected and the insured wishes to endorse the Insured property to replacement cost coverage, replacement coverage may be requested at renewal, midterm, or on new applications for coverage subject to approval by FPI. This may result in additional premium due.
- E. Guaranteed Replacement Cost Coverage is not available.

10. Windstorm Mitigation Features

- A. For policies that cover the peril of Windstorm or Hail, a premium credit may be available if one or more of the following loss mitigation features or construction techniques exists:
 - 1. Roof Covering;
 - 2. Roof Deck Attachment;
 - 3. Roof-Wall Connection;
 - 4. Opening Protection;
 - 5. Roof Shape; or
 - 6. Secondary Water Resistance

The description of the loss mitigation features listed above are outlined in the Loss Mitigation Credits Table contained in the Definitions Section.

B. Proof of Compliance

FPI requires proof to substantiate the existence of loss mitigation features displayed in the Loss Mitigation Credit tables, except roof shape that is verifiable via a photograph.

FPI's Policy Administration Program will default loss mitigation features displayed in the Loss Mitigation Credit tables to values that return the least amount of credit. Proof to substantiate the existence of loss mitigation features will be required when values other than the defaults are selected, except roof shape that is verifiable via a photograph.

RESIDENTIAL RATING General Rules

Three affidavits verify mitigation features to obtain additional premium credit.

- FBC Roofing Mitigation Verification Affidavit (FPI-3)
- FBC Wall and Roofing Mitigation Verification Affidavit (FPI-4)
- FBC Shutter Mitigation Verification Affidavit (FPI-26)

The insured is responsible for the expense associated with the use of these forms or any other costs for substantiating the existence of the mitigation features.

Exceptions to use of forms listed above:

- Year built on or after January 1, 2002: Structures built on or after January 1, 2002, are eligible for the minimum FBC 2001 credit by providing documentation that validates the year of construction. Acceptable documents include: certification of occupancy, copy of property appraisal or any other document FPI deems acceptable. Completion of the FPI-3 form or the FPI-4 form is not required to receive the minimum FBC 2001 credit. Additional credits may be obtained by completing one of FPI mitigation verification affidavits listed above.
- Year built 1996 or later (Dade and Broward County ONLY): Structures built on or after January 1, 1996, in Dade or Broward County are eligible for Opening Protection Class C credit by providing documentation that validates the year of construction. Acceptable documents include: certification of occupancy, copy of property appraisal or any other document FPI deems acceptable. Completion of the FPI-26 form is not required to receive the Class C credit. Additional mitigation credits may be obtained by completing one of FPI mitigation verification affidavits listed above.
- Year built 2002 or later (Dade and Broward County ONLY): Type II and Type III structures built on or after January 1, 2002 in Dade or Broward County are eligible for Opening Protection Class A credit by providing documentation that validates the year of construction. Acceptable documents include certification of occupancy, copy of property appraisal or any other document FPI deems acceptable. Completion of the FPI-26 form is not required to receive the Class A credit.

C. Wind Design— 1 to 4 Units built on or after January 1, 2002.

FBC 2001 establishes base (e.g. minimum) Wind Design Speeds (WDS) for each FBC Wind Speed zone. When WDS of the structure (e.g. 1-4 unit buildings built on or after January 1, 2002) exceeds the basic speed design of the wind speed zone, certification is required for premium credit. Use mitigation form FPI-4.

NOTE: For year built on or after January 1, 2002, Dade and Broward counties do not require WDS certification as county WDS develops maximum WDS premium credit. (SWR and opening protection still require affidavit).

D. Premium Credit Computation
Refer to Rating Section.

**RESIDENTIAL RATING
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11. Limited Fungi, Wet or Dry Rot, Yeast or Bacteria Coverage

A. Covered Property

1. Property Coverage Description and Application of Limits of Liability

a. Basic Limit

The policy provides up to \$10,000 of coverage to pay for loss to covered real or personal property, owned by an insured, that is damaged by fungi, wet or dry rot, yeast or bacteria on the "residence premises." \$10,000 is the most coverage that will be provided for the total of all loss which occurs during the policy period regardless of the number of locations insured for Limited Fungi, Wet or Dry Rot, Yeast or Bacteria Coverage or the number of claims made.

b. Increased Limits

The basic limit may be increased, subject to appropriate underwriting and inspection, to \$25,000 or \$50,000 on a per loss basis. These limits are offered for all new policies and at renewal for existing policies. No mid term endorsements are acceptable.

With respect to either increased limit option, \$50,000 is the most coverage that will be provided for the total of all loss which occurs during the policy period regardless of the number of locations insured for Limited Fungi, Wet or Dry Rot, Yeast or Bacteria Coverage or the number of claims made.

2. Endorsement

For increased Covered Property limits, use Fungi, Wet or Dry Rot, Yeast or Bacteria Increased Amount of Property Coverage – Endorsement FPI W03 33. Enter the selected limit on the application or endorsement and complete and submit the FPI Mold Questionnaire FPI 04 05 05

3. Premium Computation

a. Basic Limits

There is no premium adjustment.

b. Increased Limits

\$25,000 -- \$33 policy charge

\$50,000 -- \$53 policy charge

Refer to rating worksheet for rating steps.

**RESIDENTIAL RATING
General Rules**

12. Personal Property (Coverage "C") Replacement Cost Coverage

A. Coverage C – Personal Property Replacement Cost Coverage

1. Personal Property replacement cost coverage is available to dwelling, tenant and unit owner contents. Contents limit of liability must represent 50% of Coverage A. Replacement cost contents coverage is not available for rented contents or where scheduled items on a policy are entirely Special Class rated risks.
2. The premium to extend the limit of liability for Coverage C to include Replacement Cost Coverage is computed by multiplying the total Base Class

Premium by:

.15 for all dwelling contents; and
.35 for all tenant contents and condominium unit owner contents. Refer to rating worksheet for rating steps.

3. Endorsement

Use Endorsement FPI W04 90 Personal Property Replacement Cost Loss Settlement. vides complete details on coverages, limitations, definitions and any additional policy conditions applicable to this coverage. Mid term endorsement is acceptable, subject to the Hurricane Restriction rule and other rules.

13. Ordinance or Law Coverage

A. Covered Property

1. Property Coverage Description and Application of Limits of Liability

- a. Eligible Property

One and two family dwelling building owned and occupied by you.

Individual townhouse building unit or co-operative unit owned and occupied by you
or

Structures which are located on the "residence premises" of property described above and:

- i. are described by specific and separate items on the declarations; and
- ii. a limit of liability is shown for the structure; and
- iii. the structure is owned and occupied by you; and
- iv. is used to service your one or two family dwelling; and
- v. is not otherwise excluded in other sections of your policy.

- b. Basic Limit

The policy automatically provides a basic Limit of Liability of up to 25% of the dwelling building coverage limit of liability or contents, improvements, alterations and additions coverage limit of liability, if the insured is a co-op owner for the increased costs necessary to comply with the enforcement of an ordinance or law.

c. Increased Limit

The basic limit may be increased to provide up to 50% of the dwelling building coverage limit of liability or contents, improvements, alterations and additions coverage limit of liability, if the insured is a co-op owner.

2. Endorsement

For increased limits, use Endorsement FPI xxx Ordinance or Law Increased Amount of Coverage. When this endorsement is attached to the policy, it will apply to all building(s) shown in the declarations. Increased limits are offered for all new policies and at renewal for existing policies. No midterm endorsements are acceptable.

3. Premium Computation

a. Basic Limit

There is no premium adjustment.

b. Increased Limit

The premium for an increased limit of liability for Ordinance or Law is computed by multiplying the Hurricane base class premium and the Other Wind base class premium by a factor of 0.05. Refer to rating worksheet for rating steps.

14. Premium Surcharges/Credits and Additional Mandatory Charges

The final policy premium is determined after application of the following premium surcharge(s). Commission is not applicable to the Surcharges.

A. Seasonal Occupancy Surcharge

1. A seasonal surcharge of 5% is applicable to all dwellings with continuous unoccupancy of three or more consecutive months during any twelve (12) month period.
2. Increase the "Item" Base Premium by 5%. (Total "Item" Base Premium rounded, multiplied by .05 rounded, equals the surcharge amount).
3. Commission is applicable to the Seasonal Occupancy Surcharge.

B. Age of Home Credit/Surcharge

1. The age of the dwelling is determined by subtracting the year built from the current year. The credit or debit applies to the year during which the construction of the house was completed, regardless of the date of first occupancy.
2. Increase the "Item" Base Premium by the appropriate factor below:

Age	Credit
1	.10
2	.09
3	.08
4	.07
5	.06
6	.05
7	.04
8	.03
9	.02
10	.01
11-20	0.00

Age	Debit	Age	Debit
21	.01	31	.11
22	.02	32	.12
23	.03	33	.13
24	.04	34	.14
25	.05	35	.15
26	.06	36	.16
27	.07	37	.17
28	.08	38	.18
29	.09	39	.19
30	.10	40+	.20

C. FIGA Recoupment Fees

A special FIGA surcharge on policies may apply.

1. Multiply the factor displayed in the Premium Calculation Worksheets by the **GRAND SUBTOTAL** and round to the nearest penny.
2. Additional premium endorsements will be subject to the applicable surcharge increase while return premium endorsements will affect a decrease in the applicable surcharge.
3. In the event of policy cancellation, return premiums on this surcharge shall be calculated on a pro rata basis.

Automatically added to the declarations page, if applicable.

- D. Other surcharges may be levied in accordance with state statute or Department of Insurance rule (i.e., Florida Hurricane Catastrophe Fund Recoupment Surcharge; Florida Insurance Guarantee Association Surcharge; Citizens Property Insurance Corporation Assessments) These surcharges and their calculations will be disclosed when they become applicable. (Not part of Minimum Premium Rule)
- E. MGA Fee – Reserved for future use.

**RESIDENTIAL RATING
General Rules**

F. Applicable Assessment Table

See Premium Calculation Worksheet ****MANDATORY ADDITIONAL CHARGES**** section for current assessments.

15. Building Code Compliance – Wind Only Policies

A. General

1. The Building Code Effectiveness Grading Schedule (BCEGS) develops a grade of “1” to “10” for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. FPI wind only policies may be eligible for special rating treatment, subject to criteria in the following paragraphs.
2. In some communities, two BCEGS grades may be assigned.
 - a. One grade will apply to one and two family, tenant and/or owner occupied dwelling buildings, and tenant and/or owner occupied townhouse units (that are owned in fee simple ownership by a unit owner, rather than a townhouse association), and/or personal property contained in such buildings.
 - b. The other grade will apply to all other buildings occupied for residential, commercial, commercial-residential, and/or manufacturing purposes including personal business property contained therein.
3. The BCEGS grades for a community, and their effective dates, are provided in the Appendix (column “X” for 1 and 2 family, column “Y” for all other).
4. The BCEGS program does not apply to Special Class Properties, except buildings as described under “Other Structures” in the Special Class section.
 - a. Special Class items under the “Other Structures” listing schedule in conjunction with, or on the premises of property described in 2) a. above, will receive the “1 and 2 family” BCEGS Community Grade. If the primary building is owner occupied, use Rate Table SC-A. If the primary building is “1 and 2 family tenant occupied” or “3 and 4 family occupied”, use Rate Table SC-B.

B. Community Grading – Wind Only Policies

1. The BCEGS grade applies to any building that has an original certificate of occupancy/completion dated in the year of the effective date of the community grading, or later.
2. If a community is regraded, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the revised grading, or later.

NOTE: Building constructed prior to 1995, or not yet graded, use Grade 10.

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Example: 2 buildings in the same community

- A = Year of Construction ("YOC") in 1995
- B = Year of Construction ("YOC") in 1997
- C = Year of Construction ("YOC") in 1993

Risk A may receive a 1995 grade. In 1996, the community grade is changed. Risk B receives a 1996 grade. Risk A continues with the 1995 grade. Risk C receives Grade 10.

3. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.
4. Communities that decline to participate in the BCEGS Program will be identified as "non-participating" (designated grade "98" in list of community grades) and will receive a premium surcharge, unless they qualify for Individual Grading. Do not classify as Grade "10". This surcharge will apply to any building that has an original Certificate of Occupancy dated in either the year, or subsequent year, the community was designated as "non-participating".
5. Ungraded communities that are participating are coded "99".

C. Individual Grading

1. Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes, even though the community grade is greater than "1", or the community is not participating in the program, exception rating procedures may apply.=

Any building may be classified as Grade One "1" for Windstorm/Hail upon certification by a

2. Florida licensed architect or structural engineer, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the Windstorm and/or Hail hazard. This classification is effective only from the date of the certification (Reference form FPI-W 95).

Any costs associated with this provision are to be paid by the insured.

Note: Submit a completed "Individual Property Certification" form FPI-W 95.

- D. Florida Statute requires, where applicable, the policyholder be notified on the premium notice the amount by which the rate has been adjusted as a result of a BCEGS Community Grade and the maximum positive and negative adjustments which may have occurred, had the community received the maximum or minimum grades. The individual policyholder notification is found on the 1st page (cover page) of the wind only Declaration page(s).

**RESIDENTIAL RATING
General Rules**

E. Premium Computation

1. Select the appropriate BCEGS Grade from the BCEGS chart found on the FPI website.
2. Convert BCEGS Grade to the appropriate BCEGS Factor using the BCEGS table found in the Premium Determination section.
3. Apply the factor to the rate developed in the sequence outlined in the appropriate Premium Determination section.

16. Screened Enclosure Special Limitation

- A. The policy includes \$10,000 of the Coverage A - Dwelling or Coverage B - Other Structures limit of liability to pay for loss to screened enclosures caused directly or indirectly by the peril of Windstorm during a Hurricane. This limit does not increase the Coverage A or Coverage B limits.
- B. The Homeowners policy maybe endorsed to increase the screened enclosure coverage amount in increments of \$10,000 up to a maximum of \$50,000.

Premium Computation

1. Multiply the Hurricane Base Rate by the damageability factor of 2.50, round to four decimal places.
2. Multiply the result from step 1. by the additional amount of Screened Enclosure Limited Hurricane coverage divided by 1,000, round to the nearest whole dollar.

For HO-3 programs attach Endorsement FPI SE 01 - Screened Enclosure Special Limitation.

Note: The screened enclosure limit can only be increased at policy inception or at renewal.

**RESIDENTIAL RATING
General Rules**

17. Wind Only Residential Rating Territories

To be eligible under this program, residential property must be located within an eligible area as defined in the Citizens Wind-only manual. Eligibility of a specific location can be obtained at <http://www.fwua.com/Streetdirectory.htm> or by calling Citizens at 1-888-685-1555

18. County and Territory Codes

NOTE: The following information applies to all Citizens "Wind Only" eligible counties:

- All lines of demarcation described by a drive, road, street, etc. shall mean the center line of said drive, road, street, etc.
- All directions given shall mean a contiguous line formed by the intersection of drive, road, street, etc. with other said drives, roads, streets, etc. as described.
- All directions referring to north, south, east or west indicate a general direction.
- The insuring areas, as described below, were frozen by Florida Law effective March 1, 1997. Incorporations and annexations and other changes by municipalities or cities (with the exception of Cape Canaveral) occurring after March 1, 1997 do not alter the actual physical eligible area as it existed March 1, 1997 (e.g. where a municipality or a city may incorporate additional areas or where a noneligible area may annex an eligible area).

**ELIGIBLE AREAS
Residential Only**

County Code

Bay 59 The City of Panama City Beach and a designated area extending four (4) miles east of the city limits bounded by St. Andrews State Park on the east, the Grand Lagoon on the north, and the Gulf of Mexico on the south; that area extending five (5) miles west of the city limits and lying within one thousand (1,000) feet of the Gulf of Mexico, and all areas lying within one thousand (1,000) feet of the Gulf of Mexico at mean high water mark within the City of Mexico Beach.

Brevard 60 That area within Port Canaveral, bordered on the south by the City of Cape Canaveral, on the west by the Banana River, and bordered on the north by Federal government property; and all areas south of Port Canaveral within one thousand (1,000) feet of the mean high water mark of the Atlantic ocean, extending southward to the Sebastian Inlet. The area includes unincorporated areas of Brevard County, portions of seven municipalities and a portion of Patrick Air Force Base within one thousand (1,000) feet of the mean high water mark of the Atlantic Ocean.

Broward 45 All areas east of the Intercoastal Waterway channel.

Broward 46 All areas lying east of a border created by the following roads and west of Territory 45 as described above: beginning at the Palm Beach/Broward county line and its intersection with US Hwy 1 (Federal Hwy), continuing south on US Hwy 1 (Federal Hwy) to NE 18th Ave in the city of Ft. Lauderdale, south to NE 7th St., west to Victoria Park Rd, south to SE 2nd Ct, west to SE 17th Ave, south to Brickell Dr, cross the Sospiro Canal/Cordova River, continuing south on Cordoba Rd to SE 17th St. Cswy, east to Eisenhower Blvd, south to SE 26th St, west to SE 14th Ave, south to Eller Dr, east to McIntosh Rd, south to Dania Cut Off Canal, continuing south on Gulf stream Rd in the city of Dania to Dania Beach Blvd, west to SE 5th Ave, south to N 14th Ave in the city of Hollywood, south to Hallandale Beach Blvd, east to Layne Blvd, south to the Broward/Dade county line.

Broward 47 All areas lying east of a border created by the following roads and west of Territory 46 as described above: beginning at the Palm Beach/Broward county line and its intersection with Dixie Hwy, continuing south of Dixie Hwy to NE 13th St in the city of Ft. Lauderdale, west to NE 5th Terr, south to E. Sunrise Blvd, east to US Hwy 1, south to the Broward/Dade county line.

ELIGIBLE AREAS Residential Only

- Broward 48 All areas lying east of the west lane of I-95 and west of Territory 47 as described above beginning at the Palm Beach/Broward county line and its intersection with I-95 continuing to the Broward/Dade county line.
- Charlotte 61 A designated area consisting of the islands of Knight and Don Pedro (also known as Palm Island and Bocilla Island), Thornton Key and Little Gasparilla Island (located south of Stump Pass and north of Gasparilla Pass), that area lying on the northern end of Big Gasparilla Island, and an area consisting of Manasota Key southward from the Sarasota County Line to the northern boundary of the Port Charlotte Beach State Recreation Area, and certain associated islands, but not including the causeway connecting Manasota Key with the mainland.
- Collier 62 A designated area consisting of all waterfront areas that lie within one thousand (1,000) feet of the Gulf of Mexico or of any Bays, Rivers, Harbors or Sounds and which are located within Collier County, including (but not limited to) City of Naples, Marco, and Vanderbilt Beach. All locations in the following island areas are eligible: Caxambas, Chokoloskee, Everglades City, Goodland, Isles of Capri, Keewaydin Island and Marco Island.

(Eligible Areas North of SW 32nd Rd., South Miami Ave., and SouthBayshore Dr.)

- Dade 22 All areas lying east of the west bank of the Intracoastal Waterway channel including Key Biscayne in its entirety.
- Dade 23 All areas lying east of a border created by the following roads and west of Territory 22 as described above: beginning at the Broward/Dade county line and its intersection with NE 34th Ave., continuing south on NE 34th Ave. to Country Club Dr., south to NE 192nd St Cswy, west to US Hwy 1 (Biscayne Blvd), south to NE 163rd St, west to the Florida East Coast Railroad, south to NW 1st Ave, south to SW 1st Ave, south to Miami Ave, west to SW 32nd Rd.
- Dade 24 All areas lying east of a border created by the following roads and west of Territory 23 as described above: beginning at the Broward/Dade county line and its intersection with W Dixie Hwy, continuing south on W Dixie Hwy to NE 203rd St, west to NE 24th Ave., south to NE 199th St, west to NE 22nd Ave, south to NE 191st St, west to NE 20th Ave, south to NE 188th St, west to NE 19th Ave, south to NE 183rd St, west to NE 18th Ave, south to NE 173rd St, west to NE 17th Ave, south to NE 172nd St, west to NE 15th Ave, south to NE 160th St, west to NE 14th Ave, south to NE 158th St, west to NE 13th Ave, south to NE 151st St, west to NE 12th Ave, south to W Dixie Hwy, west to NE 2nd Ave, south to NE 102nd St, west to NE 1st Ave, south to NE 99th St, west to N Miami Ave, south to NW 97th St, west to NW 1st Ave, south to NW 95th St, west to NW 2nd Ave, south to NW 93rd St, west to NW 3rd Ave, south to NW 90th St, west to NW 5th Ave, south to NW 87th St, west to I-95, south to the intersection of SW 32nd Rd and US Hwy 1 (S Dixie Hwy).
- Dade 25 All areas lying east of the west lane of I-95 and west of Territory 24 as described above beginning at the Broward/Dade county line continuing in a southerly direction to the intersection of I-95 and NW 87th St.

(Eligible Areas South of SW 32nd Rd., South Miami Ave., South Bayshore Dr.)

- Dade 26 All areas lying east of a border created by the following roads: beginning at the intersection of US Hwy 1 and S Bayshore Dr, continuing south on S Bayshore Dr to Del Monde Rd, west to Grand Ave, west to Main Hwy, south to Douglas Rd, south to Ingraham Hwy, south to Le Jeune Rd, south to Cocoplum Rd, west to Old Cutler Rd (Ingraham Hwy), south to S 67th Ave, south to Coral Reef Dr, west to Old Cutler Rd (Ingraham Hwy) south to SW 87th

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Ave, south to SW 248th St (Coconut Palm Dr), west to S 97th Ave, south to the Dade/Monroe county line.

- Dade 27 All areas lying east of a border created by the following roads and west of Territory 26 as described above: beginning at the intersection of US Hwy 1 (S Dixie Hwy) and SW 32nd Rd, continuing south on US Hwy 1 (S Dixie Hwy) to Orduna Dr, south to Granada Blvd, south to Hardee Rd, west to Manati Ave, west to Leonardo St, south to Placetas Ave, west to Maynada St, south to Alhambra Cir, west to Gratian St. south to SW 72nd St (Sunset Dr), west to SW 52nd Ave, south to SW 76th St, west to SW 53rd Pl, south to SW 78th St, west to SW 54th Ct, south to SW 82nd St, west to SW 57th Ave (Red Rd), south to SW 94th St (Oleander Pkwy), west to SW 60th Ave, south to SW 102nd St, west to SW 62nd Ave, south to SW 108th St, west to SW 63rd Ave, south to SW 110th St, west to SW 64th Ave, south to SW 114th St, west to SW 67th Ave (Ludlam Rd), south to SW 122nd Dr, west to SW 68th Ave, south to SW 124th St (Chapman Field Dr), west to SW 71st Ave, south to SW 128th St, west to SW 73rd Ave, south to SW 131st St, west to SW 74th Ave, south to SW 132nd St, west to SW 77th Ave (Palmetto Rd), south to SW 144th St (Mitchell Dr), west to SW 82nd Ave, south to SW 168th St (Richmond Dr), west to SW 87th Ave, south to SW 178th Terr, west to SW 92nd Ave, south to Sterling Dr, west to SW 97th Ave, south to intersection of Franjo Rd and SW 97th Ave, south to Gulfstream Rd, south to Bahama Dr, west to Coral Sea, south to Santos Dr, west to Cove Rd, south to SW 99th Ct, south to SW 216th St, west to Ingraham Ave, south to SW 102nd Ave, south to Old Cutler Rd, west to Florida Turnpike, south to SW 112th Ave (Allapattah Rd), south to SW 280th St (Waldin Dr), east to SW 107th Ave, south to SW 304th St (Kings Hwy), west to SW 112th Ave (Allapattah Rd), south to SW 344th St (Palm Dr), west to SW 117th Ave (SixMile Rd), south to SW 360th St (Lucille Dr), west to SW 137th Ave (Tallahassee Rd), south to the Dade/Monroe county line.
- Dade 28 All areas lying east of a border created by the following roads and west of Territory 27 as described above: beginning at the intersection of US Hwy 1 (S Dixie Hwy) and Orduna Dr continuing south along US Hwy 1 (S Dixie Hwy) to SW 129th Ave, south to SW 248th St, west to SW 133rd Ave, south to SW 252nd St, west to SW 134th Ave, south to SW 256th St, west to SW 137th Ave, south to SW 312th St (Campbell Dr), west to SW 147th Ave (Three Mile Rd), south to SW 320th St (E Mowry Dr), west to SW 152nd Ave (Kingman Rd), south to SW 328th St (N Canal Dr), west to SW 157th Ave (Newton Rd), south to the Dade/Monroe county line.
- Dade 29 All areas lying east of the west lane of US Hwy 1 (S Dixie Hwy) and west of Territory 28 as described above: beginning at the intersection of US Hwy 1 (S Dixie Hwy) and SW 129th Ave continuing south on US Hwy 1 (S Dixie Hwy) to the Dade/Monroe county line.
- Duval 41 A designated area described as follows: which includes portions of Atlantic, Jacksonville and Neptune Beaches; Beginning at the intersection of Duval/St. Johns county line with the mean high-water mark of the Atlantic Ocean, then proceed in a westerly direction to the intersection of the easterly boundary of Highway A1A (Bypass) and the aforesaid Duval/ St. Johns county line; then proceed in a northerly direction along the easterly boundary of the said A1A Bypass until it merges with A1A; then proceed in a northerly direction along the easterly boundary of A1A until it intersects with the northerly boundary of the right-of-way of Atlantic Boulevard; then proceed westerly along the northerly boundary of Atlantic Boulevard right-of-way to the point where it intersects the easterly boundary of Sherry Drive; then northerly along the easterly boundary of Sherry Drive until it intersects the northern boundary of Plaza Street; then northerly along the easterly boundary of Seminole Road to the Southern boundary of Hanna Park; then in an easterly direction along the southern boundary of Hanna Park until it intersects the mean high water mark of the Atlantic Ocean to where said mean high water mark intersects the Duval/St. Johns County line, the

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original point of beginning.

- Escambia 52 All areas south of the Intracoastal Waterway channel known as Gulf Beach, Pensacola Beach, Perdido Key, and that area of Santa Rosa Island administered by Escambia County.
- Escambia 53 All areas south of Innerarity Point Rd but north of the Intracoastal Waterway channel; north of Innerarity Point Rd beginning west of Seaspray Dr. to the most western boundary of land; all areas south of the center line of Gulf Beach Highway to its intersection with Azure Way, south of Azure Way and its west intersection with Indigo Dr.
- Escambia 54 All areas included in the corporate city limits of Pensacola.
- Flagler 83 the City of Flagler Beach and that area consisting of a narrow strip of land 12 miles long, north of the City of Flagler Beach, east of the west bank of the Intracoastal Waterway extending to the Atlantic Ocean. This area includes the incorporated towns of Beverly Beach, Marineland and Painter's Hill and a strip of land 7 to 10 miles long known as the "hammock" lying south of Marineland and north of Painter's Hill – an unincorporated area; or that portion of the City of Flagler Beach lying west of the west bank of the Intracoastal waterway.
- Franklin 65 That area of Franklin County lying south of U.S. Highway 98, 319 and S.R. 30, beginning at the intersection of U.S. Highway 98, and Ochlockonee Bay, then south and west to the east city limits of Carrabelle; continuing from the west city limits of Carrabelle, all the area south of U.S. Highway 98, 319 and S.R. 30 and all the area within 1,500 feet north of U.S. Highway 98, 319 and S.R. 30 to such point that said highway intersects with Apalachicola Bay; continuing north from the intersection of U.S. Highway 98, 319 and S.R. 30 and Apalachicola Bay (on the eastern shore of Apalachicola Bay), all that area lying within one thousand (1,000) feet of East Bay; continuing from the west city limits of Apalachicola, all the area south of S.R. 30 and all the area within 1,500 feet north of S.R. 30 to such point where S.R. 30 intersects the west boundary of Franklin County, including Dog and St. George Islands.
- Gulf 66 That area of Gulf County lying west and 1,500 feet east of U.S. Highway 98, commencing at the western boundary of Gulf County; then south to the northern city limits of Port St. Joe. Continuing from the southern city limits of Port St. Joe, that area lying west and 1,500 feet east of U.S. Highway 98 and S.R. 30 to the intersection with S.R. 30E (Dead Man's Curve); then east on S.R. 30, including that area south and 1,500 feet north of S.R. 30 and Indian Peninsula to the eastern boundary of Gulf County, as well as that portion of Cape San Blas on St. Joseph Spit lying between Eagle Harbor and the point of intersection of S.R. 30 and S.R. 30E.
- Hernando 56 That area of Hernando County lying west of a line beginning at the southernmost intersection of Osawaw Blvd. and the county line, but including in its entirety sections 25 and 36 of Township 23 south, Range 16 East, continuing north and east to the intersection of Osawaw Blvd. and Shoal Line Blvd., continuing north along Shoal Line Blvd. to the intersection of Shoal Line Blvd. and Cortez Blvd., then westerly along Cortez Blvd. to the intersection of Cortez Blvd. and Pine Island Dr continuing north and west to the intersection of Pine Island Dr and Palomino Dr. and then northerly to the end of Palomino Dr., and to include an area lying north within one thousand (1,000) feet of Cortez Blvd., beginning at the intersection of Cortez Blvd., and Shoal Line Blvd., continuing westerly to the intersection of Cortez Blvd. and Pine Island Dr., then lying north and east within one thousand (1,000) feet of Pine Island Rd and Palomino Dr.

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- Indian River 76 All areas lying east of the west bank of the Indian River including all barrier islands running from the Brevard County line to the St. Lucie County Line.
- Lee 17 All areas of Estero Island and Bonita Beach west of Matanzas Pass/Estero Bay/Fish Trap Bay/Little Hickory Bay, the Sanibel and Captiva Islands, Boca Grande, and Pine Island west of Rt. 767.
- Lee 18 All areas of Pine Island and Little Pine Island east of Rt 767 and all properties lying within one thousand (1,000) feet of any river, bay, harbor or sound that lies west of the Cape Coral Parkway Bridge over the Caloosahatchee River (this includes that mainland area running south to Bonita Bay).
- Lee 19 All properties lying within one thousand (1,000) feet of any river, bay, harbor or sound that lies east of the Cape Coral Parkway Bridge but west of the Caloosahatchee Bridge (US Hwy 41).
- Lee 20 All properties lying within one thousand (1000) feet of any river, bay, harbor or sound that lies east of the Caloosahatchee Bridge (US Hwy 41) but west of the county line.
- Levy 57 The town of Cedar Key, including an area described as beginning at the northeast corner of Section 35 in Township 14 South, Range 13 East and running south to the southeast corner of said Section 35, running then southwest to the northeast corner of W ½ of SW ½ of Section 2 in Township 15 South, Range 13 East, running then south a distance of six (6) miles, more or less to a point that is east of the southernmost point of the Island of Atsena Otie Key, running then west a distance of six and one quarter (6 ¼) miles, running then north to the northwest corner of Section 35 in Township 14 South, Range 12 East, running then east along the north line of Sections 35 and 36 in Township 14 South, Range 13 East to the point of beginning.
- Manatee 68 The Town of Longboat Key and all areas lying within one thousand (1,000) feet of the Gulf of Mexico, as to the cities of Bradenton Beach, Holmes Beach and Anna Maria.
- Monroe 90 The entire county.
- Nassau 69 All areas lying within one thousand (1,000) feet of the Atlantic Ocean.
- Okaloosa 70 That portion of Santa Rosa Island located in Okaloosa County, Holiday Isle Subdivision and that area lying one thousand (1,000) feet north of the Gulf of Mexico extending from the eastern limits of Holiday Isle to the Walton County line.
- Palm Beach 94 All areas east of a border created by the following roads and waterways: beginning at the intersection of the Intracoastal Waterway channel and the Martin/Palm Beach county line follow the channel south to its intersection with US Hwy 1 (Federal Hwy), south on US Hwy 1 to its intersection with the Intracoastal Waterway channel, follow the channel south to the Palm Beach/Broward county line.
- Palm Beach 95 All areas lying east of a border created by the following roads and waterways and west of Territory 94 as described above: beginning at the intersection of Old Dixie Hwy and the Martin/Palm Beach county line, continuing south on Old Dixie Hwy to its intersection with the Loxahatchee River and the Intracoastal Waterway channel, follow the channel south to Lenmore Dr, west to Palmwood Rd, south to Prosperity Farms Rd, south to 10th St, south to Park Ave, west to Old Dixie Hwy, south to Greenwood Ave, south to 45th St, east to Broadway

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Ave, south to Northwood Rd, east to N Dixie Hwy (US Hwy 1). NOTE: N Dixie Hwy will change to S Dixie Hwy and will change again to Federal Hwy. Continuing south on Federal Hwy to its intersection with SE 5th Ave in Delray Beach, south on SE 5th Ave to its intersection with Federal Hwy, south on Federal Hwy to the Palm Beach/Broward county line.

- Palm Beach 96 All areas lying east of a border created by the following roads and waterways and west of Territory 95 as described above: beginning at the intersection of Rt 811 (Old Dixie Hwy) and the Intracoastal Waterway channel, continuing south on Rt 811 (Old Dixie Hwy) to the C-17 Canal channel, follow the C-17 Canal channel to Silver Beach Rd, east to Avenue "S", south to W 16th St, east to Avenue "R", south to W 13th St, east to Avenue "P", south to Hwy 710 (Martin Luther King Jr. Blvd.), east to Australian Ave, south to I-95, south to the El Rio Canal channel, south to the Palm Beach/Broward county line.
- Palm Beach 97 All areas lying east of I-95 and west of Territory 96 as described above: beginning at the intersection of Hwy 786 (PGA Blvd.) and Hwy 811 (Old Dixie Hwy), continuing west on Hwy 786 to I-95, south to its intersection with Australian Blvd; also all areas lying east of I-95 and west of Territory 96 as described above: beginning at the intersection of I-95 and the El Rio Channel, continuing south on I-95 to the Palm Beach/Broward county line.
- Pasco 88 A designated area lying west of a line beginning at the intersection of the southern county line and Alternate U.S. Highway 19, continuing north along the east lane of Alternate U.S. Highway 19, to its intersection with U.S. Highway 19, then running north along the east lane of U.S. Highway 19 to its intersection with the northern county line.
- Pinellas 42 All areas west of the east bank of the Intracoastal Waterway. (This is the east bank of the Intracoastal Waterway Channel and does not include any areas east of the channel itself.)
- St. Johns 71 All areas lying within one thousand (1,000) feet of the Atlantic Ocean.
- St. Lucie 77 All areas lying within one thousand (1,000) feet of the Atlantic Ocean and that area described generally as located within that portion of Sections 21, 22, 27, 34, and 35. Township 36 South, Range 41 East, and Sections 2, 3, 11 and 12, Township 37 South, Range 41 East, lying above mean high water, and less and except the northerly 1,468 feet of Sections 21 and 22 of Township 36 South, Range 41 East, all lying and being in St. Lucie County, Florida. This latter area includes all lots in the following Mobile Home Parks: Holiday Out, Outdoor Resorts, Nettles Island and Windmill Village.
- Santa Rosa 92 the City of Gulf Breeze or that area of Santa Rosa Island administered by Santa Rosa County
- Sarasota 49 All areas of Longboat Key, the corporate city limits of Sarasota west of US Hwy 41, and areas south of a line from Midnight Pass east to the Myakka River and west of a border created by the following roads: beginning at the intersection of US Hwy 41 and said line from Midnight Pass east to the Myakka River, continuing south on US Hwy 41, south to Rt 776 (Englewood Rd/N Indiana Ave), south to E. Dearborn St, east to Pine St, south to the Sarasota/Charlotte county line; also the island of Siesta Key in its entirety.
- Sarasota 50 All areas of the corporate city limits of Sarasota east of Territory 49 as described above and west of Tuttle Ave; also all areas south of a line from Midnight Pass east to the Myakka River, east of Territory 49 and west of a border created by the following roads and waterways: beginning at the intersection of I-75 and said line from Midnight Pass east to the Myakka River, continuing south on I-75, south to Jacaranda Blvd, south to Center Rd, east to Venice Blvd E, south to US Hwy 41 (Tamiami Trail), east to Godfrey Creek, south to S River Rd, south to Buckskin Dr, east to Rockey Creek, south to the Sarasota/Charlotte Co. line.

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- Sarasota 51 All areas of the corporate city limits of Sarasota east of Territory 50 as described above: also all areas south of a line from Midnight Pass east to the Myakka River, east of Territory 50 and west of the Myakka River, north of the Sarasota/Charlotte county line.
- Volusia 14 All areas lying east of the Intracoastal Waterway channel.
- Volusia 15 All areas lying east of I-95 and west of the Intracoastal Waterway channel in the corporate city limits of Daytona Beach and Ormond Beach; also the corporate city limits of South Daytona in its entirety.
- Volusia 16 All areas lying west of I-95 in the corporate city limits of Daytona Beach and Ormond Beach.
- Wakulla 58 All property south and east of Highway 98 from Ochlockonee River Bridge to Bottoms Road and all property lying within one thousand (1,000) feet of a line described as follows: Beginning at the mouth of the St. Marks River in Wakulla County, Florida and then running westerly along the mean high- water line of Appalachia Bay (Goose Creek Bay, Oyster Bay, Levy Bay, Dickson Bay) to the intersection with the northerly edge of Ochlockonee Bay to the intersection with the South boundary of Section 33, Township 5 South, Range 2 West, Wakulla County, Florida.
- Walton 75 That area south of the Choctawhatchee Bay and the Intracoastal Waterway.

RESIDENTIAL RATING Premium Determination & Rate Tables

IX. RESIDENTIAL RATING - Premium Determination and Rate Tables

1. Residential Class Plan Dwelling Policy

- A. Base Rate Tables - The base rate tables apply to all residential policy occupancies. There are two rate tables: Hurricane and Other Wind or Hail.
- B. Personal Property (Coverage "C") - The residential base rates are adjusted to include contents coverage at 50% of Coverage A. Therefore, the premium will be calculated using the amount of coverage requested for the building. Modifiers are used to adjust premium if contents coverage is eliminated or requested below 50% of building coverage.

Note: The contents coverage 50% of Coverage A limitation does not apply to condominium unit contents, renter contents.

C. Construction Factors

1. Masonry – A 2% discount is applied to the BASE CLASS PREMIUM.
2. Superior – A 5% discount is applied to the BASE CLASS PREMIUM.

2. Residential Premium Determination

A. Dwelling Premium Determination:

1 to 4 family owner occupied dwellings, 1 to 2 family tenant occupied dwellings, individually owned townhouse unit (regardless of number of units), condominium unit owner in a 1 to 4 unit building, and renter contents in a single unit in a 1 to 4 unit building.

1. Determine Base Rate for Hurricane and Base Rate for Other Wind from the appropriate column in the rate table according to territory and type of risk to be insured.

- "Building & Contents:" 1 to 4 family owner occupied dwellings, 1 to 2 family tenant occupied dwellings and individually owned townhouse unit (regardless of number of units)
- "Condo Unit Owner:" Condominium unit owner in a 1 to 4 unit building
- "Renter Contents:" Renters contents in a 1 to 4 unit building

2. Rate Modifiers - calculate for hurricane and other wind.

a. BASE PREMIUM and BASE CLASS PREMIUM:

- I. Multiply each base rate by desired amount of coverage to determine BASE PREMIUM.
- II. If building coverage requested, contents coverage is provided at 50% of building value. To reduce or eliminate Coverage C amounts from the Building and Contents Base Rate, use the following calculation, rounded to two decimal places. Subtract the modified Contents rate from the Building and Contents Base Rates to obtain new adjusted Building and Contents Base Rate.

**RESIDENTIAL RATING
Premium Determination & Rate Tables**

Contents Rate Reduction = (Renter Contents Base Rate * 0.90) * (50% of Bldg – New Cov C amt / 100% of Bldg)

b. Amount of Insurance Factor – When building coverage is greater than \$250,000 but less than \$3,500,000 modify each base rate using the factor developed by the following calculation. For building coverage of \$3,500,000 or more, use 1.25.

Amount of Insurance Factor = 1 + (((Cov A - \$250,000)*0.02)/ \$250,000)

c. PREMIUM SURCHARGES AND CREDITS (if applicable):

I. Construction – Multiply each BASE CLASS PREMIUM by the appropriate construction factor to determine premium credit.

- Masonry = 0.02
- Superior = 0.05

II. Deductible Options – Multiply each BASE CLASS PREMIUM by the appropriate deductible factor.

III. Windstorm Mitigation, BCEG Credit – Using the Loss Mitigation Credits Table for 1 to 4 units, add the appropriate credit to the appropriate BCEG factor. Multiply the combined factor (subject to a maximum of 0.90) by BASE CLASS PREMIUM

*Reminder - Affidavit/survey may be required to receive loss mitigation discounts/credits. (See FPI-3, FPI-4 and FPI-26 forms)

d. UNDERWRITING SURCHARGES (if applicable):

I. Seasonal Surcharge - Multiply each BASE CLASS PREMIUM by 0.05 to develop surcharge.

II. Age of Home – If building coverage requested, multiply each BASE CLASS PREMIUM by the appropriate age of home factor found in Section VIII. General Rules.

e. COVERAGE OPTIONS AND ENDORSEMENTS (if applicable):

I. Personal Property Replacement Cost – Multiply each BASE CLASS PREMIUM by the following to develop premium surcharge:

- .15 for all dwelling contents;
- .35 for all tenant contents and condominium unit owner contents.

II. Ordinance or Law Increase – Multiply each BASE CLASS PREMIUM by 0.05 to develop premium surcharge.

Increased limits are available for owner-occupied dwellings, townhouse buildings, and co-operative unit occupancies (not available for condominiums and renters contents).

III. Fungi (Mold) Increase – Add appropriate per policy charge for increased coverage:

- To increase coverage to \$25,000 = \$33 per policy
- To increase coverage to \$50,000 = \$53 per policy

Increased limits available only if the increased limit is equal to or less than Coverage A of all scheduled buildings, or if no Coverage A, then Coverage C.

RESIDENTIAL RATING Premium Determination & Rate Tables

3. Add the Subtotals and Base Class Premium for all items to determine the GRAND SUBTOTAL.
 4. Multiply the GRAND SUBTOTAL times each separate and applicable surcharge to obtain the TOTAL ESTIMATED PREMIUM.
- B. Condo Unit-Owner 5 or more units & Renter Contents in a single unit in a building with 5 or more units - Premium Determination
1. Determine Base Rate for Hurricane and Base Rate for Other Wind from the appropriate rate table according to territory and type of risk to be insured.
 - "Condo Unit Owner:" Condominium unit owner in a 5+ unit building
 - "Renters Contents:" Renters contents in a 5+ unit building use
 2. Rate Modifiers - calculate for hurricane and other wind.
 - a. BASE PREMIUM and BASE CLASS PREMIUM:
 - I. Multiply each base rate by desired amount of coverage to determine BASE PREMIUM.

 Condominium Unit Owner - Combine Coverage A (additions, alterations, appliances and fixtures) and Coverage C limits and use the combined limit to determine the premium.
 - b. PREMIUM SURCHARGES AND CREDITS (if applicable):
 - I. Construction – Multiply each BASE CLASS PREMIUM by the appropriate construction factor to determine premium credit.
 - Masonry = 0.02
 - Superior = 0.05
 - II. Deductible Options – Multiply each BASE CLASS PREMIUM by the appropriate deductible factor.
 - III. Windstorm Mitigation Credit, BCEG – Using the appropriate Loss Mitigation Credits Table for 5+ units (Building Type I, II or III), add the Appropriate credit to the BCEG factor. Multiply the combined factor (subject to a maximum of 0.90) by each BASE CLASS PREMIUM.
 - * Reminder - Affidavit/survey may be required to receive loss mitigation discounts/credits. (See FPI FPI-3, FPI-4 and FPI-26 forms)
 - c. UNDERWRITING SURCHARGES (if applicable):
 - I. Seasonal Surcharge - Multiply each BASE CLASS PREMIUM by 0.05 to develop surcharge.
3. Add the Subtotals and Base Class Premium for all items to determine the GRAND SUBTOTAL.
4. Multiply the GRAND SUBTOTAL times each separate and applicable surcharge to obtain the TOTAL ESTIMATED PREMIUM.

**RESIDENTIAL RATING
Premium Determination, Class Plan & Rate Tables**

3. Base Rate Tables

Territory		Hurricane Rates (Per \$1000 of principal coverage)			Other Wind Rates (Per \$1000 of principal coverage)		
Number	County	Building + Contents	Condo Unit Owner	Renters Contents	Building + Contents	Condo Unit Owner	Renters Contents
59	Bay	21.54	7.02	6.05	1.01	0.80	0.74
60	Brevard	22.63	8.07	6.54	0.50	0.34	0.32
45	Broward	39.14	18.73	10.87	0.42	0.34	0.22
46	Broward	29.01	8.76	8.61	0.42	0.23	0.23
47	Broward	28.30	8.45	7.42	0.50	0.24	0.25
48	Broward	26.30	8.73	7.87	0.53	0.31	0.26
61	Charlotte	20.77	8.04	5.41	0.55	0.52	0.38
62	Collier	27.60	9.76	6.24	0.61	0.37	0.31
22	Dade (N)	47.58	28.39	11.84	0.44	0.42	0.21
23	Dade (N)	32.91	12.68	10.35	0.32	0.23	0.23
24	Dade (N)	31.59	12.63	8.61	0.48	0.33	0.23
25	Dade (N)	30.20	12.63	8.19	0.50	0.46	0.29
26	Dade (S)	33.27	12.73	10.62	0.31	0.23	0.22
27	Dade (S)	32.67	12.65	8.96	0.38	0.27	0.23
28	Dade (S)	30.72	12.70	8.50	0.44	0.34	0.23
29	Dade (S)	28.87	12.80	8.32	0.49	0.36	0.25
41	Duval	7.95	3.40	2.30	1.27	1.50	1.10
52	Escambia	29.00	7.41	6.37	0.73	0.44	0.40
53	Escambia	16.59	7.07	4.42	0.77	0.43	0.43
54	Escambia	15.63	6.59	3.92	1.46	0.89	0.76
83	Flagler	9.61	5.21	3.91	1.02	1.27	1.02
65	Franklin	21.30	7.48	6.27	1.21	0.99	0.91
66	Gulf	23.68	7.32	5.91	0.98	0.84	0.75
56	Hernando	12.41	6.34	4.35	1.04	1.17	0.88
76	Indian River	37.48	10.26	7.61	0.61	0.33	0.26
17	Lee	23.15	8.33	5.97	0.44	0.31	0.23
18	Lee	17.75	7.53	5.13	0.44	0.43	0.32
19	Lee	14.43	5.22	3.73	0.66	0.62	0.43
20	Lee	13.80	5.19	3.69	0.77	0.66	0.48
57	Levy	9.60	6.08	4.08	1.42	1.65	1.25
68	Manatee	21.62	8.20	5.42	0.66	0.64	0.47
90	Monroe	24.67	15.79	11.87	0.50	0.27	0.25

3. Base Rate Tables – continued

		BASE RATE TABLES						
Territory		Hurricane Rates (Per \$1000 of principal coverage)			Other Wind Rates (Per \$1000 of principal coverage)			
Number	County	Building + Contents	Condo Unit Owner	Renters Contents	Building + Contents	Condo Unit Owner	Renters Contents	
69	Nassau	8.63	4.41	2.66	1.74	2.39	1.85	
70	Okaloosa	25.85	7.72	5.88	0.72	0.51	0.44	
94	Palm Beach	33.31	15.31	9.41	0.44	0.27	0.25	
95	Palm Beach	28.99	11.69	7.83	0.42	0.24	0.25	
96	Palm Beach	27.49	10.75	7.03	0.49	0.24	0.26	
97	Palm Beach	27.46	10.79	7.03	0.50	0.25	0.25	
88	Pasco	19.26	6.50	4.69	0.92	1.17	0.91	
42	Pinellas	17.01	7.32	4.77	0.79	0.74	0.52	
92	Santa Rosa	20.12	7.38	4.88	0.59	0.34	0.31	
49	Sarasota	17.65	7.16	4.65	0.55	0.51	0.33	
50	Sarasota	15.05	6.67	4.35	0.73	0.68	0.47	
51	Sarasota	14.92	7.07	4.55	1.01	0.94	0.64	
71	St Johns	8.62	4.46	3.37	1.73	2.05	1.73	
77	St Lucie	40.66	10.36	7.92	0.48	0.23	0.23	
14	Volusia	13.55	5.91	3.92	0.88	1.17	0.87	
15	Volusia	7.69	3.79	2.45	0.88	1.06	0.78	
16	Volusia	6.51	3.41	2.18	1.21	1.39	1.04	
58	Wakulla	11.60	5.72	4.43	1.75	1.64	1.45	
75	Walton	23.22	7.20	6.14	0.79	0.68	0.59	

4. Loss Mitigation Credits

Loss Mitigation Credits for 1 to 4 Units - Terrain C									
(This chart is not applicable to renter contents and condominium unit owner in a building with 5 or more units.)									
YEAR BUILT BEFORE JANUARY 1, 2002				Roof Shape and Opening Protection					
				Other Roof Shape			Hip Roof Shape		
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Secondary Water Resistance	None	Class B	Class A	None	Class B	Class A
Non-FBC Equivalent	A. (6d @ 6"/12")	Toe Nails	No SWR	0.00	0.29	0.39	0.28	0.56	0.64
			SWR	0.07	0.38	0.48	0.32	0.62	0.72
		Clips	No SWR	0.18	0.38	0.44	0.44	0.64	0.68
			SWR	0.26	0.48	0.54	0.51	0.72	0.76
	Single Wraps	No SWR	0.20	0.39	0.44	0.45	0.64	0.68	
		SWR	0.28	0.49	0.54	0.51	0.72	0.76	
	Double Wraps	No SWR	0.21	0.39	0.44	0.45	0.64	0.68	
		SWR	0.28	0.49	0.54	0.51	0.72	0.76	
	B. (8d @ 6"/12")	Toe Nails	No SWR	0.09	0.44	0.55	0.29	0.59	0.69
			SWR	0.14	0.50	0.61	0.33	0.64	0.74
		Clips	No SWR	0.38	0.63	0.69	0.57	0.73	0.76
			SWR	0.44	0.71	0.78	0.65	0.79	0.83
	Single Wraps	No SWR	0.48	0.67	0.70	0.60	0.74	0.76	
		SWR	0.58	0.76	0.80	0.71	0.81	0.83	
	Double Wraps	No SWR	0.51	0.68	0.71	0.61	0.74	0.76	
		SWR	0.63	0.79	0.81	0.72	0.82	0.83	
C. (8d @ 6"/6")	Toe Nails	No SWR	0.09	0.45	0.56	0.29	0.59	0.69	
		SWR	0.14	0.51	0.61	0.33	0.64	0.74	
	Clips	No SWR	0.39	0.64	0.71	0.57	0.73	0.76	
		SWR	0.45	0.71	0.79	0.65	0.79	0.83	
Single Wraps	No SWR	0.49	0.69	0.73	0.61	0.75	0.76		
	SWR	0.60	0.78	0.81	0.73	0.82	0.83		
Double Wraps	No SWR	0.55	0.72	0.74	0.61	0.76	0.77		
	SWR	0.71	0.81	0.83	0.74	0.83	0.84		
FBC Equivalent	A. (6d @ 6"/12")	Toe Nails	No SWR	0.07	0.39	0.49	0.33	0.63	0.73
			SWR	0.10	0.42	0.52	0.36	0.65	0.75
		Clips	No SWR	0.28	0.50	0.56	0.53	0.73	0.78
			SWR	0.30	0.53	0.58	0.54	0.76	0.80
	Single Wraps	No SWR	0.30	0.51	0.56	0.53	0.73	0.78	
		SWR	0.32	0.54	0.59	0.55	0.76	0.80	
	Double Wraps	No SWR	0.30	0.51	0.56	0.53	0.73	0.78	
		SWR	0.33	0.54	0.59	0.55	0.76	0.80	
	B. (8d @ 6"/12")	Toe Nails	No SWR	0.15	0.51	0.63	0.35	0.66	0.76
			SWR	0.18	0.53	0.64	0.37	0.67	0.78
		Clips	No SWR	0.46	0.71	0.78	0.66	0.81	0.84
			SWR	0.48	0.74	0.81	0.68	0.83	0.86
	Single Wraps	No SWR	0.58	0.76	0.80	0.71	0.83	0.84	
		SWR	0.61	0.79	0.83	0.74	0.85	0.86	
	Double Wraps	No SWR	0.63	0.78	0.80	0.72	0.83	0.84	
		SWR	0.67	0.82	0.84	0.76	0.86	0.86	
C. (8d @ 6"/6")	Toe Nails	No SWR	0.15	0.51	0.63	0.35	0.66	0.76	
		SWR	0.18	0.54	0.65	0.37	0.67	0.78	
	Clips	No SWR	0.46	0.73	0.80	0.66	0.81	0.84	
		SWR	0.48	0.74	0.82	0.69	0.83	0.86	
Single Wraps	No SWR	0.60	0.78	0.82	0.72	0.83	0.84		
	SWR	0.63	0.81	0.84	0.76	0.86	0.86		
Double Wraps	No SWR	0.68	0.81	0.83	0.73	0.84	0.84		
	SWR	0.74	0.84	0.86	0.78	0.86	0.87		
Reinforced Concrete Roof Deck				0.80	0.88	0.88	0.80	0.88	0.88
YEAR BUILT ON OR AFTER JANUARY 1, 2002									
Other Roof Deck			No SWR	0.77	0.82	0.82	0.81	0.85	0.85
			SWR	0.80	0.84	0.84	0.83	0.86	0.86
Reinforced Concrete Roof Deck				0.81	0.89	0.89	0.81	0.89	0.89

Loss Mitigation Credits for 5+ units - Multi-Peril – Terrain C									
(This chart is not applicable for risks located in a building that has 1 to 4 units.)									
BUILDING TYPE I, 3 stories or less				Roof Shape and Opening Protection					
YEAR BUILT BEFORE JANUARY 1, 2002				Flat		Gable		Hip	
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Secondary Water Resistance	None	Class A	None	Class A	None	Class A
Non-FBC Equivalent	Level A	Toe Nails	No SWR	0.00	0.29	0.19	0.57	0.24	0.61
			SWR	0.12	0.44	0.21	0.61	0.27	0.66
		Clips	No SWR	0.06	0.32	0.28	0.65	0.34	0.70
			SWR	0.18	0.46	0.31	0.69	0.37	0.75
	Single Wraps	No SWR	0.08	0.32	0.31	0.65	0.38	0.70	
		SWR	0.20	0.47	0.34	0.70	0.41	0.76	
	Double Wraps	No SWR	0.09	0.32	0.34	0.65	0.39	0.71	
		SWR	0.21	0.47	0.37	0.70	0.42	0.76	
	Level B	Toe Nails	No SWR	0.13	0.51	0.24	0.64	0.26	0.65
			SWR	0.27	0.70	0.27	0.68	0.29	0.70
		Clips	No SWR	0.23	0.59	0.37	0.77	0.40	0.77
			SWR	0.39	0.81	0.40	0.82	0.43	0.84
Single Wraps	No SWR	0.27	0.61	0.41	0.78	0.46	0.78		
	SWR	0.43	0.82	0.44	0.84	0.49	0.85		
Double Wraps	No SWR	0.37	0.61	0.51	0.78	0.54	0.79		
	SWR	0.53	0.82	0.54	0.85	0.58	0.86		
Level C	Toe Nails	No SWR	0.13	0.52	0.23	0.64	0.26	0.65	
		SWR	0.27	0.71	0.26	0.68	0.29	0.70	
	Clips	No SWR	0.24	0.61	0.37	0.77	0.40	0.78	
		SWR	0.40	0.84	0.40	0.83	0.43	0.84	
Single Wraps	No SWR	0.28	0.63	0.41	0.78	0.46	0.78		
	SWR	0.44	0.85	0.44	0.85	0.49	0.85		
Double Wraps	No SWR	0.38	0.63	0.51	0.80	0.54	0.80		
	SWR	0.55	0.85	0.54	0.86	0.58	0.86		
FBC Equivalent	Level A	Toe Nails	No SWR	0.18	0.51	0.22	0.61	0.27	0.66
			SWR	0.18	0.51	0.22	0.62	0.27	0.67
		Clips	No SWR	0.25	0.54	0.32	0.69	0.37	0.75
			SWR	0.25	0.54	0.32	0.70	0.39	0.77
	Single Wraps	No SWR	0.27	0.54	0.34	0.70	0.41	0.75	
		SWR	0.27	0.54	0.35	0.71	0.42	0.77	
	Double Wraps	No SWR	0.28	0.54	0.37	0.70	0.43	0.75	
		SWR	0.29	0.54	0.38	0.71	0.44	0.77	
	Level B	Toe Nails	No SWR	0.28	0.70	0.27	0.68	0.29	0.68
			SWR	0.29	0.72	0.27	0.69	0.30	0.70
		Clips	No SWR	0.41	0.80	0.40	0.81	0.43	0.82
			SWR	0.42	0.82	0.41	0.83	0.44	0.84
Single Wraps	No SWR	0.45	0.81	0.44	0.82	0.49	0.84		
	SWR	0.46	0.83	0.45	0.84	0.50	0.85		
Double Wraps	No SWR	0.54	0.82	0.54	0.83	0.58	0.84		
	SWR	0.55	0.84	0.55	0.85	0.59	0.86		
Level C	Toe Nails	No SWR	0.29	0.72	0.27	0.68	0.29	0.69	
		SWR	0.29	0.73	0.27	0.69	0.30	0.70	
	Clips	No SWR	0.41	0.82	0.40	0.82	0.43	0.82	
		SWR	0.42	0.84	0.41	0.84	0.44	0.84	
Single Wraps	No SWR	0.46	0.84	0.44	0.83	0.49	0.84		
	SWR	0.46	0.85	0.45	0.85	0.51	0.85		
Double Wraps	No SWR	0.56	0.84	0.54	0.84	0.58	0.84		
	SWR	0.57	0.86	0.56	0.86	0.59	0.87		
Reinforced Concrete Roof Deck				0.80	0.88	0.80	0.88	0.80	0.88
YEAR BUILT ON OR AFTER JANUARY 1, 2002									
Other Roof Deck			No SWR	0.83	0.87	0.85	0.89	0.86	0.89
			SWR	0.84	0.88	0.87	0.90	0.87	0.90
Reinforced Concrete Roof Deck				0.89	0.90	0.89	0.90	0.89	0.89

Loss Mitigation Credits for 5+ units - Multi-Peril – Terrain C									
(This chart is not applicable for risks located in a building that has 1 to 4 units.)									
BUILDING TYPE II, 4 to 6 stories				Roof Deck Attachment					
YEAR BUILT BEFORE JANUARY 1, 2002				A Wood Deck		B Metal Deck		C Reinforced Concrete Deck	
Year Built	FBC Wind Design	Roof Cover	Secondary Water Resistance	None	Class A	None	Class A	None	Class A
1982 or earlier	100 or less	Non-FBC Equivalent	No SWR	0.01	0.13	0.33	0.57	0.60	0.84
			SWR	0.19	0.31	0.54	0.78		
	FBC Equivalent	No SWR	0.27	0.38	0.53	0.76	0.60	0.84	
		SWR	0.28	0.39	0.55	0.78			
	110	Non-FBC Equivalent	No SWR	0.03	0.15	0.33	0.59	0.55	0.84
			SWR	0.17	0.29	0.50	0.77		
	FBC Equivalent	No SWR	0.22	0.35	0.49	0.74	0.55	0.84	
		SWR	0.23	0.36	0.51	0.78			
	120	Non-FBC Equivalent	No SWR	0.00	0.11	0.33	0.58	0.54	0.82
			SWR	0.12	0.23	0.49	0.76		
	FBC Equivalent	No SWR	0.17	0.29	0.47	0.72	0.55	0.82	
		SWR	0.18	0.29	0.50	0.76			
130	Non-FBC Equivalent	No SWR	0.13	0.40	0.33	0.59	0.57	0.86	
		SWR	0.35	0.63	0.51	0.78			
FBC Equivalent	No SWR	0.31	0.58	0.48	0.73	0.57	0.86		
	SWR	0.35	0.64	0.51	0.78				
1983 - 2001	90	Non-FBC Equivalent	No SWR	0.04	0.15	0.33	0.57	0.62	0.85
			SWR	0.20	0.31	0.51	0.76		
	FBC Equivalent	No SWR	0.26	0.38	0.50	0.74	0.62	0.85	
		SWR	0.27	0.39	0.52	0.76			
	100	Non-FBC Equivalent	No SWR	0.17	0.37	0.33	0.53	0.71	0.90
			SWR	0.52	0.72	0.60	0.80		
	FBC Equivalent	No SWR	0.48	0.67	0.57	0.76	0.71	0.90	
		SWR	0.53	0.73	0.60	0.80			
110	Non-FBC Equivalent	No SWR	0.15	0.34	0.33	0.53	0.70	0.89	
		SWR	0.45	0.65	0.56	0.78			
FBC Equivalent	No SWR	0.40	0.59	0.53	0.73	0.70	0.89		
	SWR	0.46	0.65	0.57	0.78				
YEAR BUILT ON OR AFTER JANUARY 1, 2002				Other Roof Deck				Reinforced Concrete Deck	
Location			Secondary Water Resistance	None		Class A		None	Class A
All of Florida			No SWR	n/a		0.77		0.75	0.83
			SWR	n/a		0.83			

Loss Mitigation Credits for 5+ units - Multi-Peril – Terrain C

(This chart is not applicable for risks located in a building that has 1 to 4 units.)

BUILDING TYPE III, 7 stories or more					Roof Deck Attachment			
YEAR BUILT BEFORE JANUARY 1, 2002					B Metal Deck		C Reinforced Concrete Deck	
Year Built	FBC Wind Design	Design	Roof Cover	Secondary Water Resistance	None	Class A	None	Class A
1982 or earlier	? 100	Standard	Non-FBC Equivalent	No SWR	0.00	0.43	0.37	0.83
			FBC Equivalent	SWR	0.22	0.65		
	110		Non-FBC Equivalent	No SWR	0.00	0.45	0.30	0.81
			FBC Equivalent	SWR	0.17	0.62		
	120		Non-FBC Equivalent	No SWR	0.00	0.42	0.34	0.82
			FBC Equivalent	SWR	0.17	0.58		
	130		Non-FBC Equivalent	No SWR	0.00	0.41	0.34	0.81
			FBC Equivalent	SWR	0.15	0.56		
1983 - 2001	90	B	Non-FBC Equivalent	No SWR	0.00	0.58	0.22	0.81
			FBC Equivalent	SWR	0.11	0.70		
		C	Non-FBC Equivalent	No SWR	0.53	0.69	0.71	0.85
			FBC Equivalent	SWR	0.65	0.80		
		D	Non-FBC Equivalent	No SWR	0.62	0.70	0.79	0.85
			FBC Equivalent	SWR	0.74	0.82		
	100	B	Non-FBC Equivalent	No SWR	0.00	0.53	0.27	0.82
			FBC Equivalent	SWR	0.15	0.68		
		C	Non-FBC Equivalent	No SWR	0.47	0.63	0.71	0.85
			FBC Equivalent	SWR	0.63	0.79		
		D	Non-FBC Equivalent	No SWR	0.54	0.65	0.76	0.85
			FBC Equivalent	SWR	0.74	0.84		
	110	B	Non-FBC Equivalent	No SWR	0.00	0.50	0.27	0.80
			FBC Equivalent	SWR	0.14	0.64		
		C	Non-FBC Equivalent	No SWR	0.40	0.62	0.64	0.85
			FBC Equivalent	SWR	0.60	0.82		
D		Non-FBC Equivalent	No SWR	0.46	0.64	0.68	0.85	
		FBC Equivalent	SWR	0.61	0.78			
YEAR BUILT ON OR AFTER JANUARY 1, 2002					Other Roof Deck		Reinforced Concrete Deck	
County				Secondary Water Resistance	None	Class A	None	Class A
All of Florida				None	n/a	0.66	0.54	0.77
				SWR	n/a	0.74		

**RESIDENTIAL RATING
Premium Determination, Class Plan & Rate Tables**

5. BCEGS Tables

Dwelling											
Grade	1	2	3	4	5	6	7	8	9	10	Non Participating
Territory	credit	debit									
14,15,16,17,18,19,20,41,49,50,51,52,53,56,57,58,59,60,61,62,65,66,68,69,70,71,75,76,77,83,88,90,92	0.099	0.099	0.099	0.058	0.058	0.058	0.058	0.022	0.022	0.00	.019
22,26,42,45,54,94,95,96,97	0.086	0.086	0.086	0.050	0.050	0.050	0.050	0.020	0.020	0.00	.019
24,48	0.079	0.079	0.079	0.047	0.047	0.047	0.047	0.017	0.017	0.00	.019
23,25,27,28,29,46,47	0.069	0.069	0.069	0.038	0.038	0.038	0.038	0.013	0.013	0.00	.019

Renter Contents											
Grade	1	2	3	4	5	6	7	8	9	10	Non Participating
Territory	credit	debit									
41	0.261	0.261	0.261	0.131	0.131	0.131	0.131	0.044	0.044	0.00	.048
16,16,42	0.180	0.180	0.180	0.113	0.113	0.113	0.113	0.049	0.049	0.00	.048
14,17,18,19,20,46,47,49,50,51,52,53,56,57,58,59,60,61,62,65,66,68,69,70,71,75,76,77,83,88,92	0.128	0.128	0.128	0.074	0.074	0.074	0.074	0.030	0.030	0.00	.048
22,26,48,90	0.089	0.089	0.089	0.054	0.054	0.054	0.054	0.020	0.020	0.00	.048
23,25,27,28,29,45,54,94	0.074	0.074	0.074	0.037	0.037	0.037	0.037	0.017	0.017	0.00	.048
24,95,96,97	0.056	0.056	0.056	0.038	0.038	0.038	0.038	0.019	0.019	0.00	.048

Condominium unit owner											
Grade	1	2	3	4	5	6	7	8	9	10	Non Participating
Territory	credit	debit									
41	0.325	0.325	0.325	.0181	.0181	.0181	.0181	.081	.081	0.00	.031
18,19,20,50,83	0.224	0.224	0.224	0.125	0.125	0.125	0.125	0.044	0.044	0.00	.031
76,77	0.150	0.150	0.150	0.087	0.087	0.087	0.087	0.029	0.029	0.00	.031
14,15,16,17,24,49,51,52,53,54,56,57,8,59,60,61,62,65,66,68,69,70,71,75,88,92	0.137	0.137	0.137	0.082	0.082	0.082	0.082	0.027	0.027	0.00	.031
26,42,90,95,96,97	0.095	0.095	0.095	0.049	0.049	0.049	0.049	0.017	0.017	0.00	.031
23,25,27,28,29,45,46,47,48,94	0.077	0.077	0.077	0.041	0.041	0.041	0.041	0.017	0.017	0.00	.031
22	0.059	0.059	0.059	0.036	0.036	0.036	0.036	0.014	0.014	0.00	.031

**RESIDENTIAL RATING
Premium Determination, Class Plan & Rate Tables**

Optional Deductible Tables

(Basic coverage is 2% deductible on coverage A)

6. Optional Deductible Tables

Dwelling Only						
Hurricane	<u>\$500 flat</u> (debit)	<u>3%</u> (credit)	<u>4%</u> (credit)	<u>5%</u> (credit)	<u>10%</u> (credit)	<u>15%</u> (credit)
Zone I	0.25	0.09	0.14	0.20	0.31	0.37
Zone II	0.20	0.08	0.13	0.18	0.27	0.33
Zone III	0.12	0.06	0.11	0.15	0.25	0.31
Other Wind Statewide	0.31	0.06	0.13	0.19	N/A	N/A

Renter Contents and Condo Unit Owner Regardless of number of units						
Hurricane	<u>\$500 flat</u> (debit)	<u>3%</u> (credit)	<u>4%</u> (credit)	<u>5%</u> (credit)	<u>10%</u> (credit)	<u>15%</u> (credit)
Zone I	0.25	0.11	0.16	0.23	0.32	0.38
Zone II	0.20	0.10	0.14	0.19	0.28	0.34
Zone III	0.12	0.07	0.12	0.17	0.26	0.32
Other Wind Statewide	0.30	0.06	0.13	0.19	N/A	N/A

Hurricane	Counties:
Zone I	DUVAL, FLAGLER, HERNANDO, LEVY, NASSAU, ST. JOHNS, VOLUSIA, WAKULLA
Zone II	ALL OTHER COUNTIES OTHER THAN IN ZONES I AND III
Zone III	BREVARD, BROWARD, COLLIER, DADE, INDIAN RIVER, MONROE, PALM BEACH, ST. LUCIE

RESIDENTIAL RATING

WIND ONLY RESIDENTIAL PREMIUM CALCULATION WORKSHEET

NAMED INSURED: _____ Occupancy Code- _____

Policy/Binder #: _____ Effective Date: _____ Territory: _____ POLICY

LIMITS: Coverage A: \$ _____ Coverage B: \$ _____ Coverage C: \$ _____ Round each

Step of a premium calculation to the nearest whole dollar with \$0.50 or more rounded to the next highest dollar.

PREMIUM BEFORE OPTIONS AND SURCHARGES				
		BASE RATE	HURRICANE	OTHER WIND
Reduced Contents Limit Calculation: (only applicable if building coverage requested)				
(Round each calculation to two decimals)				
Hurr Renter Contents Base Rate ___ * 0.90 = ___ * [(50% Cov A ___ - amount of new Cov C ___) ÷ 100% of Cov A] = ___ Hurr base rate adjusted (rounded to two decimals)				
OW Renter Contents Base Rate ___ * 0.90 = ___ * [(50% Cov A ___ - amount of new Cov C ___) ÷ 100% of Cov A] = ___ OW base rate adjusted (rounded two decimals)				
		ADJUSTED BASE RATE		
		AMOUNT OF COVERAGE (per \$1,000)	X	X
Amount of Insurance Factor:				
(only applicable if building coverage requested is > \$250,000. If building coverage \$3,500,000 or more, use 1.25)				
(Round each calculation to three decimals)				
Cov A - 250,000 = _____ * 0.02 = _____ ÷ 250,000 = _____ + 1 = _____ Amount of Insurance Factor				
		BASE CLASS PREMIUM	= \$	= \$
PREMIUM SURCHARGES AND CREDITS				
Construction:	<input type="checkbox"/> Frame(0.00) <input type="checkbox"/> Masonry(0.02) <input type="checkbox"/> Superior(0.05)	Hurr Base class prem ___ x construction modifier ___ OW Base class prem ___ x construction modifier ___	-	-
Deductible Options:	Hurr: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5% <input type="checkbox"/> 10% <input type="checkbox"/> 15% OW: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5%	Hurr Base class prem ___ x Hurr ded factor ___ OW Base class prem ___ x OW ded factor ___ (Note: Standard 2% deductible = 0.00 ded factor)	+/-	+/-
Windstorm Mitigation Credit	BCEG: _____	Loss mitigation ___ + BCEG ___ = ___ (0.90 max) x Hurr Base class prem x OW Base class prem	-	-
		SUBTOTAL "A"	= \$	= \$
UNDERWRITING SURCHARGES AND CREDITS				
Seasonal Surcharge		Hurr Base class prem ___ x 0.05 OW Base class prem ___ x 0.05	+	+
Age of Home Credit/Surcharge (n/a to condo and renter contents)		Hurr Base class prem ___ x AOH factor ___ OW Base class prem ___ x AOH factor ___	+	+
		SUBTOTAL "B"	= \$	= \$
COVERAGE OPTIONS AND ENDORSEMENTS				
Personal Property Replacement Cost:	<input type="checkbox"/> Dwelling = .15 <input type="checkbox"/> Renter Contents and Condo Unit Owner = .35	Hurr Base class prem ___ x factor ___ OW Base class prem ___ x factor ___	+	
Fungi (Mold) Increase:		\$25,000 = \$33 (One time policy charge) \$50,000 = \$53 (One time policy charge)	+	
Screened Enclosure Limit Increase		Hurr Bass Class Prem x 2.5 x Limit Increase/1,000	+	
		SUBTOTAL "C"	= \$	= \$
COMBINED SUBTOTAL (Add subtotal A+B+C)				
		BASE CLASS PREMIUM	+	+
(Combined Subtotal + Base Class Premium for all items) GRAND SUBTOTAL=				
MANDATORY ADDITIONAL CHARGES				
EMPA				
		TOTAL ESTIMATED PREMIUM	=	

****FOR AGENT'S INFORMATION ONLY****

Grand Subtotal – Non-commissionable Premium Amount = Commissionable Premium.

***These factors are not filed with or approved by the Office.

SPECIAL CLASS RATING – RESIDENTIAL Premium Determination, Rate Tables and Rating Territories

X. PREMIUM DETERMINATION, RATE TABLES AND RATING TERRITORIES

1. Special Class Premium Determination – Wind Only Policies

A. **Special Class** - Real and tangible property including their contents which may be unique and unusual, and not specifically rated elsewhere in the manual. The following applies.

1. Only Properties listed may be rated with the appropriate Special Class descriptions and upon approval of FPI. Other property types including some with similar characteristics may not be insured.
2. Determine the structure and/or contents classification based on the appropriate Special Class Occupancy description and construction.
3. Determine the S-Number based on the construction (where applicable) and the description of the risk(s).
4. Each rate table contains separate schedules for Hurricane rates and for Other Windstorm or Hail (OWH) rates, which are calculated separately to each peril rate and then combined to a single Hurricane, Other Windstorm or Hail rate.
5. Determine the appropriate policy form for the risk(s) and select the appropriate Special Class Rate Table.
 - a. Table **SC-A** is for structures **and their contents** appurtenant to occupancy classes of one and two family owner occupied dwellings, individual owner occupied townhouse units issued under the Dwelling policy and eligible for ordinance or law coverage. (The rate table deductible is 2% of insured value with \$500 minimum; 5% and \$500 flat dwelling deductibles are available.)
 - b. Table **SC-B** is for structures **and their contents** appurtenant to occupancy classes issued under the wind only Dwelling policy (i.e., 3-4 unit owner occupied dwellings, condominium unit owner occupancies other than those described in 5 a. above. (The rate table deductible is 2% of insured value with \$500 minimum; 5% and \$500 flat dwelling deductibles available.)
6. From the appropriate rate table, determine each separate rate (or combined/single rate where applicable) based on territory and S-Number. Multiply or add applicable "Rate Modifiers" to each separate Hurricane and each separate Other Wind or Hail (OWH) rate, or combined/single rate where applicable.

NOTE: Territories for Special Class items are located at the end of this section.

7. The applicable Rate Modifier(s) are designated at the bottom of each rate table.
8. Rate Modifiers (Expressed as a component of each separate rate.) - Apply sequentially to each separate Hurricane rate and each separate Other Windstorm or Hail (OWH) rate, as applicable.

SPECIAL CLASS RATING – RESIDENTIAL Premium Determination, Rate Tables and Rating Territories

NOTE: Factors may differ between Hurricane and Other Wind or Hail modifiers.

- a. **Selection of "other" Deductible(s) - as applicable, multiply** each separate Hurricane and separate OWH "other" Deductible factor times each separate rate in A.5) above, rounded to three (3) places. Where a **combined** Hurricane and OWH (single rate) rate table is found, multiply the single rate by the combined "other" Deductible factor as shown in the Deductible section of the manual. **Deductible factors for Residential Special Class items are found in the General Rating Section.**

NOTE: Buildings and other insured structures must still be insured to 100% of replacement cost regardless of coinsurance factor

- b. **BCEGS - "BCEGS is not available to Special Class Properties except occupancies listed as "Fully Enclosed Appurtenant Structures."** Where applicable, select the appropriate BCEGS factor by Community Grade. Multiply the BCEGS factor to each separate Hurricane and OWH rate developed above, rounded to three (3) places. Where a **combined** Hurricane and OWH rate table is found, **multiply** the BCEGS factor to the single Hurricane and OWH rate developed above, rounded to three (3) places.
9. **Add** the rounded Hurricane subtotal **rate** developed above and the rounded OWH **subtotal** rate developed above **together**. (This equals a combined Hurricane and OWH total rate. (This step is not applicable to a combined rate.)
10. **Multiply** the combined Hurricane and OWH rate (rate per \$1,000) times the limit of liability to develop a premium for each risk(s) or item(s) insured.
11. Deductibles apply as appropriate to each wind only policy form. Deductibles apply separately to each structure or group of similar structures (i.e., telephone poles) and upon approval by FPI. Optional deductibles are available - see General Rating Section.
12. Limit of liability must reflect 100% of value. Coinsurance and Loss Settlement clauses apply. Do not underinsure the value of the property.
13. Total all premiums of all risks to be insured on the policy, each structure or building, each structure's contents, etc., to develop the "base" policy premium.
14. Apply the appropriate premium surcharge(s) to the "base" policy premium developed to determine the total policy premium.

2. Descriptions of Eligible Special Class Properties

- A. Fully Enclosed Appurtenant Structures (BCEGS Factors are applicable to risks insured under this classification.)

This classification is only for Auxiliary and enclosed subsidiary buildings provided for the occupants of, and on the same premises and appurtenant to residential dwellings.

**SPECIAL CLASS RATING – RESIDENTIAL
Premium Determination, Rate Tables and Rating Territories**

1. **Enclosed** non habitable garages, maintenance sheds, workshops, tool sheds, pool houses, boiler sheds, air conditioner sheds, and storage sheds.
2. **Ordinance or Law coverage is applicable to enclosed buildings** described in 1.a. above, when appurtenant to 1 and 2 family owner occupied dwellings, as described in Dwelling Policy.

a. **Dwelling Policy**

Construction:	
1. Frame	S-3
2. Masonry	S-3
3. Reinforced Masonry	S-2

B. Other Auxiliary/Subsidiary Buildings and Structures:

1. Other Residential Properties (i.e., guesthouse, or dwelling garage apartment), see Dwelling section.

C. Other Structures:

Fences, Property Line Walls	
Brick, Iron, Aluminum Chain Link or Reinforced Concrete	S-10B
Other Construction	S-17
Note: Fabric, Thatch, Palm, Lattice, Windscreens on fences may not be covered.	

Grandstands, Bleachers	
1. Reinforced Concrete	S-5A
2. Masonry	S-13
3. Frame, Fiberglass, Plastic	S-16A

Hothouses, Glasshouses and greenhouses	S-22
(Contents, including plants and flowers in greenhouse may not be insured)	

Light Poles, including equipment:	
1. All metal	S-11
2. Any Part Wood, Fiberglass, Plastic	S-16A

SPECIAL CLASS RATING – RESIDENTIAL
Premium Determination, Rate Tables and Rating Territories

Detached Open-Sided Structures such as Sheds, Carports, Cabanas (Not Awnings)	
1. Masonry, Metal	S-13
2. Frame	S-13
No coverage is available for structures whose roofs or sides are comprised of Fabric, Thatch, Palm, Lattice, Slats or similar material.	

Screening and Supports (i.e. Pool Cages)	S-17A
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Solar Paneling	
1. Reinforced Concrete	S-11
2. All Metal	S-18A
3. Any Part Frame or Plastic	S-22

Swimming Pools, Spas, Hot Tubs, Whirlpools	
1. Inground	S-1
2. Above Ground	S-1 S-10 S-16A
a. Concrete	
b. Steel or All Metal	
c. Wood, Fiberglass, Plastic	

Wholly enclosed buildings partially or entirely over water may not be insured with FPI. Other structures, including but not limited to, docks, boat houses, piers, catwalks, wooden bridges, or sea walls, partially or entirely over water may **not** be insured.

3. Special Class Occupancy Codes - All Lines

CODE	DESCRIPTION
3013	Fences, Property Line Walls
3014	Grandstands (bleachers)
3015	Hot Houses, Greenhouses
3018	Shed (enclosed)
3019	Carport
3020	Cabana
3026	Screening and Supports
3028	Solar Paneling
3029	Swimming Pools
3039	Enclosed Garage
3040	Enclosed Workshop
3041	Enclosed Pool House
3042	Enclosed Guard House
3033	Other (Described in Section 17 of application)

Terr-> Classification	56	57	64	69	74	88	42	59	60	62
Hurricane										
S-1	0.465	0.465	0.465	0.465	0.465	0.465	0.460	0.460	0.460	0.460
S-2	0.932	0.932	0.932	0.932	0.932	0.932	0.919	0.919	0.919	0.919
S-3	1.241	1.241	1.241	1.241	1.241	1.241	1.225	1.225	1.225	1.225
S-5	1.706	1.706	1.706	1.706	1.706	1.706	1.685	1.685	1.685	1.685
S-5A	1.706	1.706	1.706	1.706	1.706	1.706	1.685	1.685	1.685	1.685
S-6B	2.637	2.637	2.637	2.637	2.637	2.637	2.604	2.604	2.604	2.604
S-9	4.282	4.282	4.282	4.282	4.282	4.282	4.228	4.228	4.228	4.228
S-10	5.289	5.289	5.289	5.289	5.289	5.289	5.223	5.223	5.223	5.223
S-10B	5.631	5.631	5.631	5.631	5.631	5.631	5.560	5.560	5.560	5.560
S-11	8.812	8.812	8.812	8.812	8.812	8.812	8.700	8.700	8.700	8.700
S-12	11.743	11.743	11.743	11.743	11.743	11.743	11.595	11.595	11.595	11.595
S-13	15.265	15.265	15.265	15.265	15.265	15.265	15.073	15.073	15.073	15.073
S-16A	30.407	30.407	30.407	30.407	30.407	30.407	30.022	30.022	30.022	30.022
S-17	39.000	39.000	39.000	39.000	39.000	39.000	38.508	38.508	38.508	38.508
S-17A	25.162	25.162	25.162	25.162	25.162	25.162	24.845	24.845	24.845	24.845
S-18A	45.701	45.701	45.701	45.701	45.701	45.701	45.126	45.126	45.126	45.126
S-22	121.933	121.933	121.933	121.933	121.933	121.933	120.397	120.397	120.397	120.397
Other Wind										
S-1	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025
S-2	0.049	0.049	0.049	0.049	0.049	0.049	0.048	0.048	0.048	0.048
S-3	0.066	0.066	0.066	0.066	0.066	0.066	0.065	0.065	0.065	0.065
S-5	0.090	0.090	0.090	0.090	0.090	0.090	0.089	0.089	0.089	0.089
S-5A	0.090	0.090	0.090	0.090	0.090	0.090	0.089	0.089	0.089	0.089
S-6B	0.138	0.138	0.138	0.138	0.138	0.138	0.137	0.137	0.137	0.137
S-9	0.226	0.226	0.226	0.226	0.226	0.226	0.223	0.223	0.223	0.223
S-10	0.279	0.279	0.279	0.279	0.279	0.279	0.275	0.275	0.275	0.275
S-10B	0.295	0.295	0.295	0.295	0.295	0.295	0.293	0.293	0.293	0.293
S-11	0.464	0.464	0.464	0.464	0.464	0.464	0.458	0.458	0.458	0.458
S-12	0.619	0.619	0.619	0.619	0.619	0.619	0.611	0.611	0.611	0.611
S-13	0.804	0.804	0.804	0.804	0.804	0.804	0.794	0.794	0.794	0.794
S-16A	1.601	1.601	1.601	1.601	1.601	1.601	1.581	1.581	1.581	1.581
S-17	2.052	2.052	2.052	2.052	2.052	2.052	2.027	2.027	2.027	2.027
S-17A	1.323	1.323	1.323	1.323	1.323	1.323	1.308	1.308	1.308	1.308
S-18A	2.406	2.406	2.406	2.406	2.406	2.406	2.374	2.374	2.374	2.374
S-22	6.417	6.417	6.417	6.417	6.417	6.417	6.337	6.337	6.337	6.337

Terr-> Classification	70	71	72	73	75	58	61	63	65	66
Hurricane										
S-1	0.460	0.460	0.460	0.460	0.460	0.446	0.446	0.446	0.446	0.446
S-2	0.919	0.919	0.919	0.919	0.919	0.891	0.891	0.891	0.891	0.891
S-3	1.225	1.225	1.225	1.225	1.225	1.188	1.188	1.188	1.188	1.188
S-5	1.685	1.685	1.685	1.685	1.685	1.634	1.634	1.634	1.634	1.634
S-5A	1.685	1.685	1.685	1.685	1.685	1.634	1.634	1.634	1.634	1.634
S-6B	2.604	2.604	2.604	2.604	2.604	2.526	2.526	2.526	2.526	2.526
S-9	4.228	4.228	4.228	4.228	4.228	4.101	4.101	4.101	4.101	4.101
S-10	5.223	5.223	5.223	5.223	5.223	5.067	5.067	5.067	5.067	5.067
S-10B	5.560	5.560	5.560	5.560	5.560	5.394	5.394	5.394	5.394	5.394
S-11	8.700	8.700	8.700	8.700	8.700	8.439	8.439	8.439	8.439	8.439
S-12	11.595	11.595	11.595	11.595	11.595	11.248	11.248	11.248	11.248	11.248
S-13	15.073	15.073	15.073	15.073	15.073	14.620	14.620	14.620	14.620	14.620
S-16A	30.022	30.022	30.022	30.022	30.022	29.124	29.124	29.124	29.124	29.124
S-17	38.508	38.508	38.508	38.508	38.508	37.353	37.353	37.353	37.353	37.353
S-17A	24.845	24.845	24.845	24.845	24.845	24.100	24.100	24.100	24.100	24.100
S-18A	45.126	45.126	45.126	45.126	45.126	43.773	43.773	43.773	43.773	43.773
S-22	120.397	120.397	120.397	120.397	120.397	116.788	116.788	116.788	116.788	116.788
Other Wind										
S-1	0.025	0.025	0.025	0.025	0.025	0.023	0.023	0.023	0.023	0.023
S-2	0.048	0.048	0.048	0.048	0.048	0.047	0.047	0.047	0.047	0.047
S-3	0.065	0.065	0.065	0.065	0.065	0.062	0.062	0.062	0.062	0.062
S-5	0.089	0.089	0.089	0.089	0.089	0.086	0.086	0.086	0.086	0.086
S-5A	0.089	0.089	0.089	0.089	0.089	0.086	0.086	0.086	0.086	0.086
S-6B	0.137	0.137	0.137	0.137	0.137	0.133	0.133	0.133	0.133	0.133
S-9	0.223	0.223	0.223	0.223	0.223	0.216	0.216	0.216	0.216	0.216
S-10	0.275	0.275	0.275	0.275	0.275	0.266	0.266	0.266	0.266	0.266
S-10B	0.293	0.293	0.293	0.293	0.293	0.284	0.284	0.284	0.284	0.284
S-11	0.458	0.458	0.458	0.458	0.458	0.445	0.445	0.445	0.445	0.445
S-12	0.611	0.611	0.611	0.611	0.611	0.592	0.592	0.592	0.592	0.592
S-13	0.794	0.794	0.794	0.794	0.794	0.769	0.769	0.769	0.769	0.769
S-16A	1.581	1.581	1.581	1.581	1.581	1.533	1.533	1.533	1.533	1.533
S-17	2.027	2.027	2.027	2.027	2.027	1.966	1.966	1.966	1.966	1.966
S-17A	1.308	1.308	1.308	1.308	1.308	1.269	1.269	1.269	1.269	1.269
S-18A	2.374	2.374	2.374	2.374	2.374	2.303	2.303	2.303	2.303	2.303
S-22	6.337	6.337	6.337	6.337	6.337	6.146	6.146	6.146	6.146	6.146

Terr-> Classification	67	68	43	79	80	81	44	78	85	86
Hurricane										
S-1	0.446	0.446	0.460	0.460	0.460	0.460	0.465	0.465	1.011	0.819
S-2	0.891	0.891	0.460	0.460	0.460	0.460	0.465	0.465	1.518	1.215
S-3	1.188	1.188	0.919	0.919	0.919	0.919	0.932	0.932	1.855	1.492
S-5	1.634	1.634	1.225	1.225	1.225	1.225	1.241	1.241	2.866	2.299
S-5A	1.634	1.634	1.379	1.379	1.379	1.379	1.397	1.397	2.866	2.299
S-6B	2.526	2.526	1.685	1.685	1.685	1.685	1.706	1.706	4.395	3.541
S-9	4.101	4.101	3.064	3.064	3.064	3.064	3.102	3.102	7.068	5.671
S-10	5.067	5.067	3.953	3.953	3.953	3.953	4.003	4.003	8.694	6.995
S-10B	5.394	5.394	4.181	4.181	4.181	4.181	4.235	4.235	13.606	10.933
S-11	8.439	8.439	6.494	6.494	6.494	6.494	6.578	6.578	14.280	11.475
S-12	11.248	11.248	8.700	8.700	8.700	8.700	8.812	8.812	18.664	14.990
S-13	14.620	14.620	11.213	11.213	11.213	11.213	11.357	11.357	24.816	19.940
S-16A	29.124	29.124	22.548	22.548	22.548	22.548	22.836	22.836	49.656	39.902
S-17	37.353	37.353	32.044	32.044	32.044	32.044	32.454	32.454	63.418	50.956
S-17A	24.100	24.100	18.810	18.810	18.810	18.810	19.051	19.051	66.080	53.100
S-18A	43.773	43.773	33.760	33.760	33.760	33.760	34.192	34.192	74.473	59.843
S-22	116.788	116.788	90.221	90.221	90.221	90.221	91.373	91.373	198.613	159.600
Other Wind										
S-1	0.023	0.023	0.025	0.025	0.025	0.025	0.025	0.025	0.053	0.042
S-2	0.047	0.047	0.025	0.025	0.025	0.025	0.025	0.025	0.080	0.064
S-3	0.062	0.062	0.048	0.048	0.048	0.048	0.049	0.049	0.098	0.078
S-5	0.086	0.086	0.065	0.065	0.065	0.065	0.066	0.066	0.151	0.120
S-5A	0.086	0.086	0.074	0.074	0.074	0.074	0.074	0.074	0.151	0.120
S-6B	0.133	0.133	0.089	0.089	0.089	0.089	0.090	0.090	0.231	0.187
S-9	0.216	0.216	0.162	0.162	0.162	0.162	0.164	0.164	0.372	0.299
S-10	0.266	0.266	0.208	0.208	0.208	0.208	0.212	0.212	0.457	0.369
S-10B	0.284	0.284	0.221	0.221	0.221	0.221	0.223	0.223	0.716	0.575
S-11	0.445	0.445	0.341	0.341	0.341	0.341	0.346	0.346	0.751	0.604
S-12	0.592	0.592	0.458	0.458	0.458	0.458	0.464	0.464	0.982	0.789
S-13	0.769	0.769	0.591	0.591	0.591	0.591	0.598	0.598	1.307	1.049
S-16A	1.533	1.533	1.187	1.187	1.187	1.187	1.202	1.202	2.613	2.101
S-17	1.966	1.966	1.687	1.687	1.687	1.687	1.709	1.709	3.338	2.682
S-17A	1.269	1.269	0.990	0.990	0.990	0.990	1.003	1.003	3.478	2.795
S-18A	2.303	2.303	1.777	1.777	1.777	1.777	1.799	1.799	3.920	3.150
S-22	6.146	6.146	4.749	4.749	4.749	4.749	4.810	4.810	10.453	8.400

Rate Table SC-B Structures appurtenant to all other dwelling occupancies

Deductible: 2% of Value (Minimum \$500) Rate per \$1,000

Hurricane Other Wind

Base Rate (Includes L&O) _____
 X Deductible Factor _____
 = (Round to 3 decimals) _____
 X BCEGS Factor +/- _____
 = Total (Round to 3 decimals) _____
 Building Hurricane Total+ Other Wind Total = _____

3. If applicable and based on the occupancy, the BCEGS grade may either be the "1 and 2 family" or the "all other" grade.

4. BCEGS Factor apply ONLY to the Special Class "Other Structures" occupancy listing.

Terr-> Classification	30	31	32	34	35	36	37	38	77	87	76	41
Hurricane												
S-1	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.892	0.453
S-2	1.299	1.299	1.299	1.299	1.299	1.299	1.299	1.299	1.299	1.299	1.339	0.904
S-3	1.586	1.586	1.586	1.586	1.586	1.586	1.586	1.586	1.586	1.586	1.635	1.206
S-5	2.452	2.452	2.452	2.452	2.452	2.452	2.452	2.452	2.452	2.452	2.528	1.656
S-5A	2.452	2.452	2.452	2.452	2.452	2.452	2.452	2.452	2.452	2.452	2.528	1.656
S-6B	3.764	3.764	3.764	3.764	3.764	3.764	3.764	3.764	3.764	3.764	3.882	2.559
S-9	6.044	6.044	6.044	6.044	6.044	6.044	6.044	6.044	6.044	6.044	6.231	4.157
S-10	7.444	7.444	7.444	7.444	7.444	7.444	7.444	7.444	7.444	7.444	7.675	5.135
S-10B	11.641	11.641	11.641	11.641	11.641	11.641	11.641	11.641	11.641	11.641	12.002	5.469
S-11	12.218	12.218	12.218	12.218	12.218	12.218	12.218	12.218	12.218	12.218	12.597	8.554
S-12	15.969	15.969	15.969	15.969	15.969	15.969	15.969	15.969	15.969	15.969	16.463	11.402
S-13	21.234	21.234	21.234	21.234	21.234	21.234	21.234	21.234	21.234	21.234	21.890	14.820
S-16A	42.498	42.498	42.498	42.498	42.498	42.498	42.498	42.498	42.498	42.498	43.812	29.507
S-17	54.268	54.268	54.268	54.268	54.268	54.268	54.268	54.268	54.268	54.268	55.948	37.864
S-17A	56.547	56.547	56.547	56.547	56.547	56.547	56.547	56.547	56.547	56.547	58.296	24.429
S-18A	63.733	63.733	63.733	63.733	63.733	63.733	63.733	63.733	63.733	63.733	65.701	44.370
S-22	169.962	169.962	169.962	169.962	169.962	169.962	169.962	169.962	169.962	169.962	175.217	118.382
Other Wind												
S-1	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.047	0.023
S-2	0.068	0.068	0.068	0.068	0.068	0.068	0.068	0.068	0.068	0.068	0.070	0.048
S-3	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.086	0.065
S-5	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.133	0.087
S-5A	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.133	0.087
S-6B	0.198	0.198	0.198	0.198	0.198	0.198	0.198	0.198	0.198	0.198	0.204	0.134
S-9	0.318	0.318	0.318	0.318	0.318	0.318	0.318	0.318	0.318	0.318	0.328	0.219
S-10	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.404	0.270
S-10B	0.612	0.612	0.612	0.612	0.612	0.612	0.612	0.612	0.612	0.612	0.631	0.288
S-11	0.643	0.643	0.643	0.643	0.643	0.643	0.643	0.643	0.643	0.643	0.663	0.450
S-12	0.842	0.842	0.842	0.842	0.842	0.842	0.842	0.842	0.842	0.842	0.866	0.601
S-13	1.118	1.118	1.118	1.118	1.118	1.118	1.118	1.118	1.118	1.118	1.152	0.780
S-16A	2.236	2.236	2.236	2.236	2.236	2.236	2.236	2.236	2.236	2.236	2.306	1.554
S-17	2.856	2.856	2.856	2.856	2.856	2.856	2.856	2.856	2.856	2.856	2.945	1.993
S-17A	2.977	2.977	2.977	2.977	2.977	2.977	2.977	2.977	2.977	2.977	3.069	1.285
S-18A	3.354	3.354	3.354	3.354	3.354	3.354	3.354	3.354	3.354	3.354	3.458	2.335
S-22	8.945	8.945	8.945	8.945	8.945	8.945	8.945	8.945	8.945	8.945	9.222	6.231

Terr-> Classification	56	57	64	69	74	88	42	59	60	62
Hurricane										
S-1	0.453	0.453	0.453	0.453	0.453	0.453	0.446	0.446	0.446	0.446
S-2	0.904	0.904	0.904	0.904	0.904	0.904	0.892	0.892	0.892	0.892
S-3	1.206	1.206	1.206	1.206	1.206	1.206	1.189	1.189	1.189	1.189
S-5	1.656	1.656	1.656	1.656	1.656	1.656	1.635	1.635	1.635	1.635
S-5A	1.656	1.656	1.656	1.656	1.656	1.656	1.635	1.635	1.635	1.635
S-6B	2.559	2.559	2.559	2.559	2.559	2.559	2.528	2.528	2.528	2.528
S-9	4.157	4.157	4.157	4.157	4.157	4.157	4.105	4.105	4.105	4.105
S-10	5.135	5.135	5.135	5.135	5.135	5.135	5.059	5.059	5.059	5.059
S-10B	5.469	5.469	5.469	5.469	5.469	5.469	5.398	5.398	5.398	5.398
S-11	8.554	8.554	8.554	8.554	8.554	8.554	8.447	8.447	8.447	8.447
S-12	11.402	11.402	11.402	11.402	11.402	11.402	11.258	11.258	11.258	11.258
S-13	14.820	14.820	14.820	14.820	14.820	14.820	14.634	14.634	14.634	14.634
S-16A	29.507	29.507	29.507	29.507	29.507	29.507	29.148	29.148	29.148	29.148
S-17	37.864	37.864	37.864	37.864	37.864	37.864	37.386	37.386	37.386	37.386
S-17A	24.429	24.429	24.429	24.429	24.429	24.429	24.123	24.123	24.123	24.123
S-18A	44.370	44.370	44.370	44.370	44.370	44.370	43.812	43.812	43.812	43.812
S-22	118.382	118.382	118.382	118.382	118.382	118.382	116.890	116.890	116.890	116.890
Other Wind										
S-1	0.023	0.023	0.023	0.023	0.023	0.023	0.023	0.023	0.023	0.023
S-2	0.048	0.048	0.048	0.048	0.048	0.048	0.047	0.047	0.047	0.047
S-3	0.065	0.065	0.065	0.065	0.065	0.065	0.062	0.062	0.062	0.062
S-5	0.087	0.087	0.087	0.087	0.087	0.087	0.086	0.086	0.086	0.086
S-5A	0.087	0.087	0.087	0.087	0.087	0.087	0.086	0.086	0.086	0.086
S-6B	0.134	0.134	0.134	0.134	0.134	0.134	0.133	0.133	0.133	0.133
S-9	0.219	0.219	0.219	0.219	0.219	0.219	0.216	0.216	0.216	0.216
S-10	0.270	0.270	0.270	0.270	0.270	0.270	0.266	0.266	0.266	0.266
S-10B	0.288	0.288	0.288	0.288	0.288	0.288	0.284	0.284	0.284	0.284
S-11	0.450	0.450	0.450	0.450	0.450	0.450	0.445	0.445	0.445	0.445
S-12	0.601	0.601	0.601	0.601	0.601	0.601	0.592	0.592	0.592	0.592
S-13	0.780	0.780	0.780	0.780	0.780	0.780	0.769	0.769	0.769	0.769
S-16A	1.554	1.554	1.554	1.554	1.554	1.554	1.534	1.534	1.534	1.534
S-17	1.993	1.993	1.993	1.993	1.993	1.993	1.969	1.969	1.969	1.969
S-17A	1.285	1.285	1.285	1.285	1.285	1.285	1.270	1.270	1.270	1.270
S-18A	2.335	2.335	2.335	2.335	2.335	2.335	2.306	2.306	2.306	2.306
S-22	6.231	6.231	6.231	6.231	6.231	6.231	6.152	6.152	6.152	6.152

Terr-> Classification	70	71	72	73	75	58	61	63	65	66
Hurricane										
S-1	0.446	0.446	0.446	0.446	0.446	0.434	0.434	0.434	0.434	0.434
S-2	0.892	0.892	0.892	0.892	0.892	0.866	0.866	0.866	0.866	0.866
S-3	1.189	1.189	1.189	1.189	1.189	1.155	1.155	1.155	1.155	1.155
S-5	1.635	1.635	1.635	1.635	1.635	1.586	1.586	1.586	1.586	1.586
S-5A	1.635	1.635	1.635	1.635	1.635	1.586	1.586	1.586	1.586	1.586
S-6B	2.528	2.528	2.528	2.528	2.528	2.452	2.452	2.452	2.452	2.452
S-9	4.105	4.105	4.105	4.105	4.105	3.982	3.982	3.982	3.982	3.982
S-10	5.059	5.059	5.059	5.059	5.059	4.919	4.919	4.919	4.919	4.919
S-10B	5.398	5.398	5.398	5.398	5.398	5.237	5.237	5.237	5.237	5.237
S-11	8.447	8.447	8.447	8.447	8.447	8.194	8.194	8.194	8.194	8.194
S-12	11.258	11.258	11.258	11.258	11.258	10.920	10.920	10.920	10.920	10.920
S-13	14.634	14.634	14.634	14.634	14.634	14.195	14.195	14.195	14.195	14.195
S-16A	29.148	29.148	29.148	29.148	29.148	28.274	28.274	28.274	28.274	28.274
S-17	37.386	37.386	37.386	37.386	37.386	36.267	36.267	36.267	36.267	36.267
S-17A	24.123	24.123	24.123	24.123	24.123	23.399	23.399	23.399	23.399	23.399
S-18A	43.812	43.812	43.812	43.812	43.812	42.498	42.498	42.498	42.498	42.498
S-22	116.890	116.890	116.890	116.890	116.890	113.384	113.384	113.384	113.384	113.384
Other Wind										
S-1	0.023	0.023	0.023	0.023	0.023	0.023	0.023	0.023	0.023	0.023
S-2	0.047	0.047	0.047	0.047	0.047	0.046	0.046	0.046	0.046	0.046
S-3	0.062	0.062	0.062	0.062	0.062	0.061	0.061	0.061	0.061	0.061
S-5	0.086	0.086	0.086	0.086	0.086	0.084	0.084	0.084	0.084	0.084
S-5A	0.086	0.086	0.086	0.086	0.086	0.084	0.084	0.084	0.084	0.084
S-6B	0.133	0.133	0.133	0.133	0.133	0.129	0.129	0.129	0.129	0.129
S-9	0.216	0.216	0.216	0.216	0.216	0.210	0.210	0.210	0.210	0.210
S-10	0.266	0.266	0.266	0.266	0.266	0.260	0.260	0.260	0.260	0.260
S-10B	0.284	0.284	0.284	0.284	0.284	0.275	0.275	0.275	0.275	0.275
S-11	0.445	0.445	0.445	0.445	0.445	0.431	0.431	0.431	0.431	0.431
S-12	0.592	0.592	0.592	0.592	0.592	0.574	0.574	0.574	0.574	0.574
S-13	0.769	0.769	0.769	0.769	0.769	0.747	0.747	0.747	0.747	0.747
S-16A	1.534	1.534	1.534	1.534	1.534	1.488	1.488	1.488	1.488	1.488
S-17	1.969	1.969	1.969	1.969	1.969	1.908	1.908	1.908	1.908	1.908
S-17A	1.270	1.270	1.270	1.270	1.270	1.232	1.232	1.232	1.232	1.232
S-18A	2.306	2.306	2.306	2.306	2.306	2.236	2.236	2.236	2.236	2.236
S-22	6.152	6.152	6.152	6.152	6.152	5.967	5.967	5.967	5.967	5.967

Terr-> Classification	67	68	43	79	80	81	44	78	85	86
Hurricane										
S-1	0.434	0.434	0.446	0.446	0.446	0.446	0.453	0.453	0.982	0.795
S-2	0.866	0.866	0.446	0.446	0.446	0.446	0.453	0.453	1.473	1.180
S-3	1.155	1.155	0.892	0.892	0.892	0.892	0.904	0.904	1.801	1.450
S-5	1.586	1.586	1.189	1.189	1.189	1.189	1.206	1.206	2.782	2.233
S-5A	1.586	1.586	1.339	1.339	1.339	1.339	1.356	1.356	2.782	2.233
S-6B	2.452	2.452	1.635	1.635	1.635	1.635	1.656	1.656	4.267	3.436
S-9	3.982	3.982	2.974	2.974	2.974	2.974	3.012	3.012	6.861	5.505
S-10	4.919	4.919	3.837	3.837	3.837	3.837	3.885	3.885	8.440	6.791
S-10B	5.237	5.237	4.060	4.060	4.060	4.060	4.112	4.112	13.210	10.615
S-11	8.194	8.194	6.305	6.305	6.305	6.305	6.385	6.385	13.864	11.141
S-12	10.920	10.920	8.447	8.447	8.447	8.447	8.554	8.554	18.120	14.555
S-13	14.195	14.195	10.887	10.887	10.887	10.887	11.024	11.024	24.093	19.358
S-16A	28.274	28.274	21.890	21.890	21.890	21.890	22.170	22.170	48.210	38.741
S-17	36.267	36.267	31.111	31.111	31.111	31.111	31.508	31.508	61.572	49.471
S-17A	23.399	23.399	18.262	18.262	18.262	18.262	18.495	18.495	64.155	51.554
S-18A	42.498	42.498	32.776	32.776	32.776	32.776	33.195	33.195	72.303	58.100
S-22	113.384	113.384	87.593	87.593	87.593	87.593	88.711	88.711	192.827	154.952
Other Wind										
S-1	0.023	0.023	0.023	0.023	0.023	0.023	0.023	0.023	0.052	0.041
S-2	0.046	0.046	0.023	0.023	0.023	0.023	0.023	0.023	0.078	0.063
S-3	0.061	0.061	0.047	0.047	0.047	0.047	0.048	0.048	0.095	0.077
S-5	0.084	0.084	0.062	0.062	0.062	0.062	0.065	0.065	0.147	0.117
S-5A	0.084	0.084	0.070	0.070	0.070	0.070	0.071	0.071	0.147	0.117
S-6B	0.129	0.129	0.086	0.086	0.086	0.086	0.087	0.087	0.225	0.181
S-9	0.210	0.210	0.156	0.156	0.156	0.156	0.158	0.158	0.362	0.290
S-10	0.260	0.260	0.203	0.203	0.203	0.203	0.204	0.204	0.444	0.357
S-10B	0.275	0.275	0.214	0.214	0.214	0.214	0.216	0.216	0.695	0.559
S-11	0.431	0.431	0.332	0.332	0.332	0.332	0.337	0.337	0.730	0.586
S-12	0.574	0.574	0.445	0.445	0.445	0.445	0.450	0.450	0.953	0.765
S-13	0.747	0.747	0.573	0.573	0.573	0.573	0.581	0.581	1.268	1.018
S-16A	1.488	1.488	1.152	1.152	1.152	1.152	1.166	1.166	2.537	2.039
S-17	1.908	1.908	1.637	1.637	1.637	1.637	1.659	1.659	3.240	2.604
S-17A	1.232	1.232	0.961	0.961	0.961	0.961	0.974	0.974	3.377	2.714
S-18A	2.236	2.236	1.724	1.724	1.724	1.724	1.747	1.747	3.805	3.057
S-22	5.967	5.967	4.609	4.609	4.609	4.609	4.669	4.669	10.150	8.155

**SPECIAL CLASS RATING – RESIDENTIAL
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5. Special Class Rating Territories - Use these territory numbers for Special Class items on all policy forms. These territory numbers do not apply to Residential risks, only the Special Class items listed on the Residential Policy. - To be eligible under this program, Special Class items must be located within an eligible area as defined in the Citizens Wind-only manual Special Class Items Section. Eligibility of a specific location can be obtained at <http://www.fwua.com/Streetdirectory.htm> or by calling Citizens at 1-888-685-1555

- NOTE:** The following information applies to all FPI "Wind Only" eligible counties:
- All lines of demarcation described by a drive, road, street, etc. shall mean the center line of said drive, road, street, etc.
 - All directions given shall mean a contiguous line formed by the intersection of drive, road, street, etc. with other said drives, roads, streets, etc. as described.
 - All directions referring to north, south, east or west indicate a general direction .
 - The insuring areas, as described below, were frozen by Florida Law effective March 1, 1997. Incorporations and annexations and other changes by municipalities or cities (with the exception of Port Canaveral) occurring after March 1, 1997 do not alter the actual physical eligible area as it existed March 1, 1997 (E.g. where a municipality or a city may incorporate additional areas or where a nonaligned area may annex an eligible area).

CountyTerritory	Description
Bay 59	The City of Panama City Beach and a designated area extending four (4) miles east of the city limits bounded by St. Andrews State Park on the east, the Grand Lagoon on the north, and the Gulf of Mexico on the south; that area extending five (5) miles west of the city limits and lying within one thousand (1,000) feet of the Gulf of Mexico, and all areas lying within one thousand (1,000) feet of the Gulf of Mexico at mean high water mark within the City of Mexico Beach.
Brevard 60	That area within Port Canaveral, bordered on the south by the City of Port Canaveral, on the west by the Banana River, and bordered on the north by Federal government property; and all areas south of Port Canaveral within one thousand (1,000) feet of the mean high water mark of the Atlantic ocean, extending southward to the Sebastian Inlet. The area includes unincorporated areas of Brevard County, portions of seven municipalities and a portion of Patrick Air Force Base within one thousand (1,000) feet of the mean high water mark of the Atlantic ocean.
Broward 35	That portion of the City of Fort Lauderdale and the City of Hollywood lying east of the west lane of I-95; or
Broward 36	All areas including the eastern portion of Fort Lauderdale and Hollywood lying east of the west bank of the Intracoastal waterway. (This is the west bank of the Intracoastal waterway channel and does not include any areas west of the channel itself); or
Broward 37	A designated area lying east of the west lane of Interstate 95 (I-95) beginning at the intersection of I-95 and the northern county line, then south to the intersection of I-95 and the southern county line.
Charlotte 61	A designated area consisting of the islands of Knight and Don Pedro (also known as Palm Island and Bocilla Island), Thornton Key and Little Gasparilla Island (located south of Stump Pass and north of Gasparilla Pass), that area lying on the northern end of Big Gasparilla Island, and an area consisting of Manasota Key southward from the Sarasota County Line to the northern boundary of the Port Charlotte Beach State Recreation Area, and certain associated islands, but not including the causeway connecting Manasota Key with the mainland.

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Collier	62	A designated area consisting of all waterfront areas that lie within one thousand (1,000) feet of the Gulf of Mexico or of any Bays, Rivers, Harbors or Sounds and which are located within Collier County, including (but not limited to) City of Naples, Marco, and Vanderbilt Beach. All locations in the following island areas are eligible: Caxambas, Chokoloskee, Everglades City, Goodland, Isles of Capri, Keewaydin Island and Marco Island.
Dade	30	That portion of the City of Miami Beach lying east of the west lane of I-95 and U.S. Highway No. 1.; or
Dade	31	All areas lying east of the west bank of the Intracoastal waterway except for the City of Miami Beach (this is the west bank of the Intracoastal waterway channel and does not include any of areas west of the channel itself); or
Dade	32	That portion of the City of Miami lying east of the west lane of I-95 and U.S. Highway No. 1.; or
Dade	34	A designated area lying east of the west lane of Interstate 95 (I-95) beginning at the intersection of I-95 and the northern county line, then south to the intersection of I-95 and U.S. Highway No. 1, continuing south along the west lane of U.S. Highway No. 1 to the intersection of U.S. Highway No. 1 and the southern county line.
Duval	41	A designated areas described as follows: which includes portions of Atlantic, Jacksonville and Neptune BeachesBeginningat the intersection of Duval County – St. Johns county line with the mean high-water mark of the Atlantic Ocean, then proceed in a westerly direction to the intersection of the easterly boundary of Highway A1A (Bypass) and the aforesaid Duval County – St. Johns county line; then proceed in a northerly direction along the easterly boundary of the said A1A Bypass until it merges with A1A; then proceed in a northerly direction along the easterly boundary of A1A until it intersects with the northerly boundary of the right-of-way of Atlantic Boulevard; then proceed westerly along the northerly boundary of Atlantic Boulevard right-of-way to the point where it intersects the easterly boundary of Sherry Drive; then northerly along the easterly boundary of Sherry Drive until it intersects the northern boundary of Plaza Street; then northerly along the easterly boundary of Seminole Road to the Southern boundary of Hanna Park; then in an easterly direction along the southern boundary of Hanna Park until it intersects the mean high water mark of the Atlantic Ocean to where said mean high water mark intersects the Duval – St. Johns County line, the original point of beginning.
Escambia	63	That area of Escambia County lying south of the Intracoastal

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		Waterway known as Gulf Beach/Perdido Key, and that area of Santa Rosa Island administered by Escambia County; or
Escambia	43	<p>The City of Pensacola and also that land lying west of Resort Avenue, south of Innerarity Road, and north of the Intracoastal Waterway and also that land lying west of Seaspray Drive, south of Perdido Bay and north of Innerarity Road, and all that property lying within the boundaries of the following described line: Begin at the point of intersection of the north line of Section 25, Township 3 south, Range 31 West with the west line of Section 17, Township 3 South, Range 31</p> <p>West, then run westerly along the north line of said Section 25 and its westerly extension to the point of intersection with the center line of Gulf Beach Highway; then run westerly along said center line to the point of intersection with the center line of Innerarity Point Road; then continue westerly along the center line of Innerarity Point Road to the point of Intersection with the northerly extension of the center line of Japonica Avenue; then run southerly along the center line of Japonica Avenue and its southerly extension to the northerly water's edge of the Intracoastal Waterway; then meander easterly along the water's edge to the point of intersection with the west line of Section 17, Township 3 South, Range 31</p> <p>West; then run northerly along the west line of Section 17 to the point of beginning and termination of this description.</p>
Flagler	64	<p>The City of Flagler Beach and that area consisting of a narrow strip of land 12 miles long, north of the City of Flagler Beach, east of the west bank of the Intracoastal Waterway extending to the Atlantic Ocean. This area includes the incorporated towns of Beverly Beach, Marineland and Painter's Hill and a strip of land 7 to 10 miles long known as the "hammock" lying south of Marineland and north of Painter's Hill – an unincorporated area; or</p>
Flagler	78	<p>That portion of the City of Flagler Beach lying west of the west bank of the Intracoastal waterway.</p>
Franklin	65	<p>That area of Franklin County lying south of U.S. Highway 98, 319 and S.R. 30, beginning at the intersection of U.S. Highway 98, and Ochlockonee Bay then south and west to the east city limits of Carrabelle; continuing from the west city limits of Carrabelle, all the area south of U.S. Highway 98, 319 and S.R. 30 and all the area within 1,500 feet north of U.S. Highway 98, 319 and S.R. 30 to such point that said highway intersects with Apalachicola Bay; continuing north from the intersection of U.S. Highway 98, 319 and S.R. 30 and Apalachicola Bay (on the eastern shore of Apalachicola Bay), all that area lying within one thousand (1,000) feet of East Bay; continuing from the west city limits of Apalachicola, all the area south of S.R. 30 and all the area within 1,500 feet north of S.R. 30 to such point where S.R. 30</p>

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		intersects the west boundary of Franklin County, including Dog and St. George Islands.
Gulf	66	That area of Gulf County lying west and 1,500 feet east of U.S. Highway No. 98, commencing at the western boundary of Gulf County; then south to the northern city limits of Port St. Joe. Continuing from the southern city limits of Port St. Joe, that area lying west and 1,500 feet east of U.S. Highway 98 and State Road 30 to the intersection with State Road 30E (Dead Man's Curve); then east on State Road 30, including that area south and 1,500 feet north of State Road 30 and Indian Peninsula to the eastern boundary of Gulf County, as well as that portion of Cape San Blas on St. Joseph Spit lying between Eagle Harbor and the point of intersection of State Road 30 and State Road 30E.
Hernando	56	That area of Hernando County lying west of a line beginning at the southernmost intersection of Osawaw Blvd. and the county line, but including in its entirety sections 25 and 36 of Township 23 south, Range 16 East, continuing north and east to the intersection of Osawaw Blvd. and Shoal Line Blvd., continuing north along Shoal Line Blvd. to the intersection of Shoal Line Blvd. and Cortez Blvd., then westerly along Cortez Blvd. to the intersection of Cortez Blvd. and Pine Island Drive, continuing north and west to the intersection of Pine Island Drive and Palomino Dr. and then northerly to the end of Palomino Dr., and to include an area lying north within one thousand (1,000) feet of Cortez Blvd., beginning at the intersection of Cortez Blvd., and Shoal Line Blvd., continuing westerly to the intersection of Cortez Blvd. and Pine Island Dr., then lying north and east within one thousand (1,000) feet of Pine Island Road and Palomino Dr.
Indian River	76	All areas lying east of the west bank of the Indian River including all barrier islands running from the Brevard County line to the St. Lucie County Line.
Lee	67	That area lying west of the mainland consisting of all waterfront areas within one thousand (1,000) feet of the Gulf of Mexico or of any Bays, Rivers, Harbors or Sounds. All locations in the following island areas are eligible: Captiva Island, Sanibel Island, Boca Grande Beach, Fort Myers Beach, Bonita Beach, Big Pine Island and Little Pine Island; or
Lee	79	An area consisting of all waterfront areas that lie within one thousand (1,000) feet of the Gulf of Mexico or of any Bays, Rivers, Harbors or Sounds.
Levy	57	The town of Cedar Key, including an area described as beginning at the northeast corner of Section 35 in Township 14 South, Range 13 East and running south to the southeast corner of said Section 35, running then southwest to the northeast corner of W ½ of SW ½ of Section 2 in Township 15 South,

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Range 13 East, running then south a distance of six (6) miles, more or less to a point that is east of the southernmost point of the Island of Atsena Otie Key, running then west a distance of six and one quarter (6 ¼) miles, running then north to the northwest corner of Section 35 in Township 14 South, Range 12 East, running then east along the north line of Sections 35 and 36 in Township 14 South, Range 13 East to the point of beginning.

Manatee	68	The Town of Longboat Key and all areas lying within one thousand (1,000) feet of the Gulf of Mexico, as to the cities of Bradenton Beach, Holmes Beach and Anna Maria.
Monroe	85	The entire county except the city of Key West; or
Monroe	86	The City of Key West only.
Nassau	69	All areas lying within one thousand (1,000) feet of the Atlantic Ocean.
Okaloosa	70	That portion of Santa Rosa Island located in Okaloosa County, Holiday Isle Subdivision and that area lying one thousand (1,000) feet north of the Gulf of Mexico extending from the eastern limits of Holiday Isle to the Walton County line.
Palm Beach	87	A designated area lying east of the west bank of the Intracoastal Waterway Channel.
Palm Beach	38	A designated area lying east of a line beginning at the intersection of the southern county line and Interstate 95 (I-95), then north along the west lane of I-95 to the intersection of I-95 and PGA Boulevard (State Road 786), then east along the north lane of PGA Boulevard, to its intersection with Old Dixie Highway (State Road 811), then north along the west lane of Old Dixie Highway to its intersection with the northern county line.
Pasco	88	A designated area lying west of a line beginning at the intersection of the southern county line and Alternate U.S. Highway 19, continuing north along the east lane of Alternate U.S. Highway 19, to its intersection with U.S. Highway 19, then running north along the east lane of U.S. Highway 19 to its intersection with the northern county line.

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Pinellas	42	All areas west of the east bank of the Intracoastal Waterway. (This is the east bank of the Intracoastal Waterway Channel and does not include any areas east of the channel itself.)
St. Johns	71	All areas lying within one thousand (1,000) feet of the Atlantic Ocean.
St. Lucie	77	All areas lying within one thousand (1,000) feet of the Atlantic Ocean and that area described generally as located within that portion of Sections 21, 22, 27, 34, and 35. Township 36 South, Range 41 East, and Sections 2, 3, 11 and 12, Township 37 South, Range 41 East, lying above mean high water, and less and except the northerly 1,468 feet of Sections 21 and 22 of Township 36 South, Range 41 East, all lying and being in St. Lucie County, Florida. This latter area includes all lots in the following Mobile Home Parks: Holiday Out, Outdoor Resorts, Nettles Island and Windmill Village.
Santa Rosa	80	The City of Gulf Breeze; or
Santa Rosa	72	That area of Santa Rosa Island administered by Santa Rosa County.
Sarasota	81	That portion of the City of Sarasota lying east of the Intracoastal Waterway; or
Sarasota	73	The remaining area of the City of Sarasota, Venice, the Town of Longboat Key and other areas west of the east bank of the Intracoastal Waterway (this is the east bank of the Intracoastal Waterway channel and does not include any areas east of the channel itself unless otherwise described), and including an area whose boundaries are described as beginning at a line running due east from Midnight Pass to the Myakka River, then running south along the Myakka River, to the county line.
Volusia	74	All areas east of the west bank of the Intracoastal Waterway in the cities of Daytona Beach and Ormond Beach; or
Volusia	74	A designated area in the City of New Smyrna Beach described as follows and including the area "within one thousand (1,000) feet of the Atlantic Ocean", beginning at the point where the north city limit line of the City of New Smyrna Beach, Florida, intersects with the east bank of Indian River and running south along the east bank of Indian River to the south Causeway, then running east along 2 nd Avenue to the Intersection of 2 nd Avenue and 3 rd Avenue, then running along 3 rd Avenue in an easterly direction to the intersection of 3 rd Avenue and Saxon Drive, then running south along Saxon Drive to the intersection of Saxon Drive and Oak Tree Drive, then continuing south along Oak Tree Drive, then continuing in a southeasterly direction along Hillside Drive to the

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intersection of Hillside Drive and Atlantic Avenue, then running southwest to the east bank of Cedar Creek, then running in a southerly direction along the east bank of Cedar Creek to the northern boundary line of National Seashore Park to the Atlantic Ocean, then running north along the Atlantic Ocean shoreline to the northern limit line of the City of New Smyrna Beach, then running along the city limit line in a northwesterly direction to the point of beginning. Where avenues and drives are used as boundaries, it is understood that 200 feet from the middle of the avenue or drive is declared to be within the eligible area; or

Volusia	74	That remaining portion of Volusia County bounded by the Atlantic Ocean and the Halifax River and by the Volusia-Flagler County line and the Ponce Inlet, and
Volusia	44	The City of South Daytona; or
Volusia	44	The remaining areas of the cities of Daytona Beach and Ormond Beach.
Wakulla	58	All property south and east of Highway 98 from Ochlockonee River Bridge to Bottoms Road and all property lying within one thousand (1,000) feet of a line described as follows: Beginning at the mouth of the St. Marks River in Wakulla County, Florida and then running westerly along the mean high-water line of Apalachee Bay (Goose Creek Bay, Oyster Bay, Levy Bay, Dickson Bay) to the intersection with the northerly edge of Ochlockonee Bay to the intersection with the South boundary of Section 33, township 5 South, Range 2 West, Wakulla County, Florida.
Walton	75	That area south of the Choctawhatchee Bay and the Intracoastal Waterway.