

Florida Underwriting Quick Reference Guide

Coverage Limits

**For higher limits – submit to underwriting for review via quote submission*

	HO3	HO4	HO6	DP3
Dwelling	\$999,999* Risks 2001 and older. \$1,499,000* Risks 2002 and newer (Except in Palm Beach, Dade, and Broward unless year built is 10 years or newer) (Only agents domiciled in or adjacent to Palm Beach, Dade, Broward can write in those counties. Only agents domiciled in Lee, Collier, Sarasota, or Charlotte can write in Lee and Collier counties)	N/A	Superior construction, \$50,000 to \$999,999 * (A+C) All other construction types, \$75,000 to \$999,999 * (A+C)	\$999,999* Risks 2001 and older \$1,499,000* Risks 2002 and newer (Except in Palm Beach, Dade, and Broward unless year built is 10 years or newer) (Only agents domiciled in or adjacent to Palm Beach, Dade, Broward can write in those counties. Only agents domiciled in Lee, Collier, Sarasota, or Charlotte can write in Lee and Collier counties)
Other Structures	0% ,2%, 5%, 10%, or increased to maximum of 70% of CVA	N/A	N/A	0% ,2%, 5%, 10%, or increased to maximum of 70% of CVA
Personal Property	0%, 20% to 70% with or without replacement cost.	\$25,000-\$100,000*	\$100,000 to \$999,999 (A+C) *	0%, \$5000, maximum of 70% of CVA
Loss of Use	0%, 2%,5%, 8%, 11%, 14%, 17%, or 20%	20% of Coverage C	40% of Coverage C	10% of Coverage A
Fair Rental Value	10,000 only available if CVA is 500k or higher			
Personal Liability	\$100,000, \$300,000 or \$500,000	\$100,000 or \$300,000	\$100,000 or \$300,000	\$0, \$100,000 or \$300,000
Medical Payments	\$1000, \$3,000, \$5000, 10,000 *10,000 only available if CVA is 1mil or greater	\$1000	\$1000	\$0 or \$1000
Animal Liability	\$25,000	N/A	N/A	N/A
Scheduled Personal Property	\$52,000 per item, \$160,000 aggregate* An appraisal dated within 2 years is required for any items over \$5,000. Home must be owner primary. Blanket scheduled property option not available.			N/A
Limited Fungi/Wet or Dry Rot/Bacteria Coverage	\$10,000 Basic limit – optional increased coverages available \$25,000 or \$50,000 – with a \$50,000 aggregate on all limits. If a condo the following may be available- \$25k/\$50k with dwelling and personal property combined \$250k and above \$50k/\$50k with dwelling and personal property combined \$500k and above			
Ordinance or Law	Basic limit included - 25% of Coverage A. Optional increased coverage available - 50% of Coverage A	N/A	Basic limit included - 25% of Coverage A. Optional increased coverage available - 50% of Coverage	Optional increased coverage available - 10% and 25% of Coverage A

Deductibles

**The hurricane deductible cannot be less than AOP deductible*

**X Wind option cannot be completed in policy change and requires a policy to be rewritten*

AOP	\$1000, \$2000, \$2500, \$5000, (\$10,000, \$25,000-\$750K+CVA)	\$1000, \$2500	\$500, \$1000, \$2500	\$1000, \$2500
Hurricane	2%, 5%, 10%, X Wind	2%, 5%, X Wind	2%, 5%, 10%, X Wind	2%, 5%, 10%, X Wind
AOP/Hurricane	\$500/\$500, \$1000/\$1000 (Not available in Broward, Dade, Monroe, Palm Beach, Lee, and Collier Counties)	N/A	\$500/\$500, \$1000/\$1000 (Not available in Broward, Dade, Monroe, Palm Beach, Lee, and Collier Counties)	N/A

Underwriting: (For review of any exceptions outside of these underwriting guidelines, contact your Underwriting Team)

Age of Structure	Quote/Submissions, over 50 years will submit to underwriting if \$500 or \$1000 AOP deductible is selected. Older dwellings require a minimum \$2,500 AOP deductible.			
Prior Coverage	Prior coverage with no more than a 45-day lapse is required. * (All forms including HO6). <i>Forced placed insurance is not considered prior insurance.</i>			
Opening Protection	Risks require hurricane opening protection if located within 1,000 ft. of Atlantic Ocean or Gulf of Mexico (Panhandle 2006 and older, All other counties 2001 and older). <i>Condos that are of superior construction will not be subject to opening protection requirements.</i>			
Water Heaters	<ul style="list-style-type: none"> 15 years or more are ineligible 		<ul style="list-style-type: none"> All water heaters must be in favorable condition 	
Roof Age Eligibility	<ul style="list-style-type: none"> Architectural shingle: 15 years or less Composition shingle: 10 years or less 		<ul style="list-style-type: none"> Metal: 30 years or less / Tile: 25 years or less Roof life expectancy: 5 years or more for all roof types 	
Ineligible Roof	<ul style="list-style-type: none"> Multiple layers. Liquid applied coatings. Asbestos shingles. 		<ul style="list-style-type: none"> Roofs with unrepaired damage or known deficiencies. Flat roofs are not eligible unless reinforced concrete. Wood shake shingles without a documented fire-retardant application within five (5) years. If roof installed 2005 or newer no documentation 	
Ineligible Construction or Ineligible Property Characteristics	<ul style="list-style-type: none"> Homes built using EIFS, Dryvit, or other synthetic stucco. Log homes, earth homes, inflatable structures, unusual construction materials or methods. Homes with solid fuel heating devices, other than factory or professionally installed fireplace. Electrical panels or circuit breakers manufactured by Zinsco, Federal Pacific, Sylvania, Challenger or less than 60 amps. Knob & tube wiring, electrical fuses, cloth wiring, double tap wiring or single strand aluminum branch wiring. Homes with polybutylene, galvanized, cast iron plumbing or other piping with known deficiencies. Asbestos siding or any other asbestos materials. Properties with any excessive or unusual physical hazards Homes with unrepaired damage or known deficiencies. 		<ul style="list-style-type: none"> Mobile homes, motor homes, prefabricated homes, modular homes, or houseboats. Townhouses or row houses with more than four (4) individual family units within a fire division. Homes that are listed on the National Register of Historic Places or designated as "historic" by local, state, or federal legislation. Homes in the course of construction. Homes that are not readily accessible for inspection. Homes that do not exhibit pride of ownership, not limited to maintenance of paint, stain, caulking, screens, windows, doors, and general premises. Lock-off condos. Solar panels if participating in net metering Railings are required for any steps or deck with three or more steps if higher than 36", or if any other factors contributing to a greater than usual liability hazard 	

Ineligible Location	<ul style="list-style-type: none"> Property located in flood zones A or V must be covered by the NFIP, with matching building and contents limits (or maximum available). <i>This requirement will be waived with a signed flood rejection and for HO4/HO6 risks above the first floor.</i> Homes built over water or located on an island where only accessible by boat or ferry Protection Class 10 risks are ineligible Homes located on a military base are ineligible. Homes must not be in an area condemned, including urban renewal or highway construction. Located on more than 5 acres of land*. Property located within 300 feet of a commercial exposure without prior approval.
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Underwriting continued

Insurance to Value	Dwellings must be insured 100% of replacement cost determined by a recent appraisal or an approved company Replacement Cost Estimator. For homes three years of age or less proof of cost to construct is acceptable.			
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	HO3	HO4	HO6	DP3
Applicant/Loss History	<ul style="list-style-type: none"> Risks previously rejected, cancelled, or non-renewed by any company for underwriting reasons require prior approval Prior losses exceeding more than one non-act of god loss, and/or severity issue for any applicant or property are not eligible. Loss history is reviewed for the last 5 years. Claim information shall be provided on application that includes loss cause, description, location, and amount paid for any prior loss. 			

Trampolines	Eligible	N/A	N/A	Eligible
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Ownership Multiple ownership by more than two individuals (not including spouses) must be pre-approved by Underwriting

Personal Trust	<ul style="list-style-type: none"> Trustee/Grantor/Beneficiary as named insured and the trust listed as additional insured, unless a Revocable or Revocable Living Trust only the grantor may be listed as named insured The following trust types are ineligible – Corporate, Business, or Charitable <i>Refer to the Trust, LLC, and Corporation Reference Guide in the document library to assist with additional trust clarification</i> 			
	Trustee/Grantor/Beneficiary must occupy the home		Trustee/Grantor/Beneficiary is not required to occupy the home if tenant occupied	

Ownership by: LLC Corporation, Inc. ** Non- Personal Trust** Limited Partnership**	Not eligible	Not eligible	LLC is eligible only if <ul style="list-style-type: none"> No more than 2 owners (spouses considered one entity) LLC should not be conducting any other business activity besides real estate Managing member must be listed as named insured with LLC as additional insured 	LLC is eligible with liability: <ul style="list-style-type: none"> If membership consists of <ul style="list-style-type: none"> 4 or less members who are relatives <i>or</i> 2 unrelated members <i>*Spouses are considered one entity</i> No commercial property owned by LLC No business activities (other than real estate) performed by LLC If LLC criteria is not met above or risk is deemed to another (entity**) the policy is only eligible without liability. LLC/ (Entity**) should be listed as Named Insured <i>Refer to the Trust, LLC, and Corporation Reference Guide in the document library to assist with additional LLC Clarification.</i>
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Occupancy	<ul style="list-style-type: none"> Home must be occupied at least 9 months out of the year and be homesteaded to be rated as owner primary (HO3/HO6) All properties must be used solely for private residence unless there is a permitted incidental occupancy. Farms and ranches (whether they are the principal source of income) are ineligible. Properties that are vacant or unoccupied are ineligible. Properties that are currently for sale are ineligible unless owner occupied primary residence or prior approval obtained. 			
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	Secondary/Seasonal surcharge will apply	Tenant primary occupancy only acceptable	Secondary/Seasonal surcharge will apply	Seasonal surcharge will apply
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Rental Exposure	N/A	N/A	<ul style="list-style-type: none"> Condos with any rental exposure are required to add endorsement HO 17 33 (Unit-Owners Rental to Others). Risks rented to others for periods of less than 1 year must be written as tenant-occupied seasonal. 	Occupancy of the dwelling by someone other than the property owner, regardless of whether rent is paid.
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HO6 and DP3 Only	<ul style="list-style-type: none"> A combination of owner and tenant occupancy is acceptable. If a property is rented in increments of less than 1 month, the insured must have a contract with a rental management company. This contract is not required to be forwarded to Frontline. Daily rentals are ineligible. A favorable Rental Exposure Questionnaire is required on all risks bound with any rental exposure. 			
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General Ineligible Liability Characteristics	<ul style="list-style-type: none"> ▪ Business exposures, including home day care operations ▪ Homes with bars on the windows (unless they have safety release latches). ▪ Any bicycle ramp or skateboard ramp on the premises. ▪ Properties with any excessive or unusual liability hazards. ▪ Any swimming pool, pond or similar water exposure, not surrounded by a pool cage or permanently installed self-locking fence at least 4 feet high. Retractable child safety fences are not adequate. ▪ Vicious, dangerous, or exotic animals with any prior loss history are not eligible. ▪ Breeds excluded in Animal Liability coverage but not limited to dangerous breeds of dogs are as followed: (Purebred or mix including Pit Bull, Doberman Pinscher, Rottweiler, German Shepherd, Akita, Chow, Presa Canario, Wolf, American Bulldog, Beauceron, Caucasian Mountain Dog, Great Dane, Keeshond, Stafford Terrier), guard dog, lions, tigers, and other exotic animals. ▪ Any farm animal, livestock, or saddle animal exposure. ▪ Pool or pond with a diving board or slide. ▪ Homes that exceed more than a 1 or 2 family structure (<i>Apartment buildings are acceptable on HO4 policies</i>)
Discounts Available	<ul style="list-style-type: none"> ▪ Burglar and/or Fire Central Alarm Discount – If central alarm discount applied must be monitored 24/7 by an alarm company ▪ Gated and/or Guarded Discount - Discount can be applied if home is in a gated community and/or if 24-hour security protection is present ▪ Sprinkler Alarm Credits – Partial (located in common areas) or Full (located in common areas, including bathroom, and closets) ▪ Multipolicy Discount – Insured has another active Frontline policy, or active First Protective flood policy ▪ Smart Home Water Protection Devices Level 1 (notifies insured when leak is detected), Level 2 (system with auto shutoff functionality to the entire home), or Level 3 (accesses the flow of water through the plumbing and automatically shuts off water supply to main home) <i>Any level requires sensors installed in all bathrooms, kitchen, utility rooms, and/or any installed in any other interior area with a water source</i> ▪ Wind Loss Reduction Credits – If risk built prior to 2002 a Uniform Mitigation Verification Form (OIR-B1-1802) is required to apply credits

Cancellations

Cancellation requests from the insured are to be submitted *within* 30 days of the cancellation effective date. If submitted after 30 days, the cancellation may be processed effective the date the request is received.

Payment Plans

In addition to checks submitted by mail, Frontline also accepts e-checks, Visa, MasterCard, and Discover payments. *A processing fee is applied to all credit card payments.*
Policies paid by a Premium Finance Company are ineligible.

Annual:	100% of written premium
2 Pay Plan: <i>\$12 installment fee</i>	Down payment: 50% of written premium, plus any policies fees including Stepdown policy fees Second Installment: 50% of written premium
4 Pay Plan: <i>\$4 installment fees</i>	Down payment: 25% of written premium, plus any policies fees including Stepdown policy fees Remaining Installments: 25% of written premium

Contact Information

	Corporate Office: 500 International Pkwy Lake Mary, FL 32746	Mailing Address PO Box 958405 Lake Mary, FL 32795	Payment Address PO Box 403884 Atlanta, GA 30384	Email addresses: cashforapps@flhi.com Claims: File a claim and upload documents to an existing claim at www.frontlininsurance.com	Phone Numbers: Home: 407-444-5224 Office: 877-744-5224 Claims: 800-675-0145 Flood: 866-535-7418
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