

Quick Reference Guide Florida

Limits (Maximum TIV)

\$10,000,000

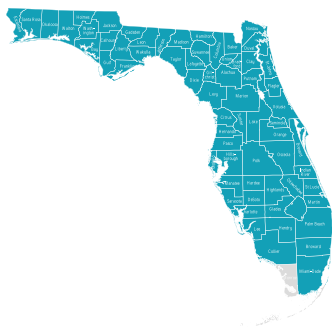
UW approval required for:

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

Locations

Entire State

Closed counties: Monroe



Deductibles



Named Storm: 3% | 5% | 10%
Tri-County minimum 5%



All Other Wind Hail: \$10,000 | \$25,000
| \$50,000 | \$100,000 | Minimum \$10k
when TIV <\$500k; \$25k when TIV >\$500k



AOP: \$2,500 | \$5,000 | \$10,000 | \$25,000
Tri-County minimum \$5,000

Minimum Named Storm Deductible - Distance to Coast, Year Built, Construction Type						
	Pre 2001	Post 2001	Pre 2001	Post 2001	Pre 2001	Post 2001
DTC	Frame/NC/LMF		JM/MNC		FR/MFR	
0-1 miles	10%	10%	5%	5%	5%	5%
1-10 miles	10%	5%	5%	3%	5%	3%
10+ miles	5%	5%	5%	3%	5%	3%

Occupancies

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

* Indicates a Target Market

Building Guidelines

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

Buildings older than 1960 are not eligible in Tri-County (Broward, Miami-Dade, Palm Beach)

Wind only coverage available if the following conditions exist:

- No system updates (plumbing, electrical, HVAC) and YB >25 years
 - Roof updates are required

All Other Perils (AOP) coverage available if:

- Wiring, Plumbing and HVAC have been updated within the last 25 years
- Windows, Doors, and Sliders ACV form (SMB 422) applies for buildings over 25 years

Vacant buildings are not eligible for any coverage

Frame/Non-Combustible/Light Metal Frame construction is ineligible in Tri-County or within 1 mile of the coast in all other counties

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

¹up to 25 years for preferred risks

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

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