

# Quick Reference Guide

## Florida

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### Limits (Maximum TIV)

\$10,000,000

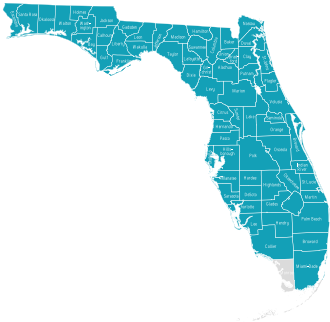
UW approval required for:

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

### Locations

Entire State

Closed counties: Monroe



### Occupancies

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

### 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 1960	Post 1960	Pre 1960	Post 1960	Pre 1960	Post 1960
DTC	Frame/NC/LMF		JM/MNC		FR/MFR	
0-0.5 miles	Ineligible	Ineligible	Ineligible	5%	Ineligible	5%
0.5-1 mile	Ineligible	Ineligible	Ineligible	5%	5%	5%
1-10 miles	10%	5%	5%	3%	5%	3%
10+ miles	5%	5%	5%	3%	5%	3%

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

Building Guidelines

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

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

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

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

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

Joisted Masonry/Masonry Non-Combustible construction within 1 mile of the coast must be built 1961 or newer

Modified Fire Resistive/Fire Resistive construction within 1/2 mile of the coast must be built 1961 or newer


- Tri-county (Broward, Miami-Dade, Palm Beach)
- No Frame/Non-Combustible/Light Metal Frame construction
  - Buildings built older than 1961 are ineligible
  - Joisted Masonry/Masonry Non-Combustible construction within 2 miles of the coast must be built 1981 or newer
  - Modified Fire Resistive/Fire Resistive construction within 1 mile of the coast must be built 1981 or newer

Roof Guidelines			
Roof Cover	RCV	ACV <sup>1</sup>	Roof Age Restriction <sup>1</sup>
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


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

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


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