

**From:** [SMB Underwriting](#)

**Subject:** Velocity Risk | New DTC Updates? Here's the Fast Fix.

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## Guideline Changes? Let *Breeze* do the Work.

We've made a few important updates to our underwriting guidelines, including changes to how we calculate Distance to Coast (DTC) and additional eligibility adjustments in Florida.

**The good news?** You don't have to memorize any of it. Our **Velocity Breeze** Appetite Checker tool makes it simple to determine eligibility quickly - just enter a few details and you'll get a clear Thumb Up 👍 (eligible) or Thumbs Down 👎 (ineligible). Plus, we've recently added price indication to the tool, so you can see both eligibility and price instantly!

### Here's What's New:

#### ✅ Florida Eligibility Changes:

- Joisted Masonry (JM) / Masonry Non-Combustible (MNC) construction within 1 mile of the coast must be built 1961 or newer
- Modified Fire Resistive (MFR) / Fire Resistive (FR) construction within 1/2 mile of the coast must be built 1961 or newer
- Tri county:
  - JM / MNC within 2 miles of the coast must be built 1981 or newer
  - MFR / FR within 1 mile of the coast must be built 1981 or newer

#### ✅ Texas Habitational Update:

- Habitational risks with a TIV less than \$2M are ineligible

Be sure to visit our **Knowledge Center** for updated versions of our Product Guide and training materials.

Visit the Knowledge Center

Your Resource Center for Product and System Information.

## Quick Reminder about MFA (Multi-Factor Authentication):

We recently notified you about a security update and MFA rolling out over the next few weeks. Here is what to expect:

### What's changing:



You'll enter a **one-time code sent to your email** at login.



MFA will remain active for up to **10 hours or until logout**.



**Shared logins will no longer be supported**, as the email code is tied to one user.

### To add new users:

Simply reply to this email with the following information and we'll take care of the rest:



User's Name



Email



Phone number

### Example of new process:

#### Portal Screen to Login with MFA

Velocity Risk 

#### Verify Your Identity

We've sent an email with your code to

jsle\*\*\*\*\*@gmail\*\*\*\*\*

Enter the code\*

Continue

Didn't receive an email? [Resend](#)

#### Email from Velocity for MFA

Velocity Risk 



#### MFA Code for Velocity Portal

Your code is:

659625

You're receiving this email because you have an account in Velocity Risk. If you are not sure why you're receiving this, please contact us.

We appreciate your understanding and support as we take this important step. If you have any questions or need further assistance, please don't hesitate to give us a call. Our team is here to assist you. We will continue to work hard to be your choice for placement of coastal risks.

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