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## **Florida Homeowners Quick Reference Guide**

*This reference guide is not intended to replace the underwriting manual. Please refer to the underwriting manual for a complete list of eligibility rules and guidelines. These can be found in eLibrary.*

Coverage	Homeowners HO3	Requirements
A – Dwelling	\$100,000 - \$750,000	Insured to 100% MSB; Values \$500k+ require Underwriting approval; Values over \$750k are ineligible
B – Other Structures	2% of Coverage A	Increased coverage available with <b>HO48</b> Endorsement
C – Contents	50% of Coverage A	Increased coverage is available with Personal Property Replacement Endt <b>12559A</b>
D – Loss of Use	10% of Coverage A	
E – Personal Liability	\$100,000 / \$300,000 / \$500,000	
F – Medical Payments	\$1,000 - \$5,000	
Protection Class	1-9	

**PHOTOS MAY BE REQUIRED AS WELL AS INTERIOR AND/OR EXTERIOR INSPECTION ON NEW WRITINGS**

**Coverage**

**Homeowners HO3**

**Requirements**

## Endorsements & Optional Coverage

Dwelling Replacement Cost <b>12567F</b>	When endorsed we will settle covered losses to the dwelling under Coverage A up to 120% of the limit of liability.
Personal Property Replacement <b>12559A</b>	Provides replacement cost coverage on unscheduled personal property.
Water Back-up <b>12669</b>	May only be added at new business or the renewal/anniversary date HO3 includes coverage to 5% of Coverage A; may be increased by \$5,000, \$10,000, \$15,000, \$20,000, \$25,000 or \$50,000 for an additional premium.
Biological Deterioration <b>12747</b>	Policy provides \$10,000 (under Section I) and \$50,000 (under Section II) in coverage for biological deterioration or damage clean up and removal. The policy may be endorsed to provide additional levels of coverage
Sinkhole Coverage <b>16372</b>	Optional endorsement that may be added at new business or renewal for additional premium Customer must submit to a sinkhole inspection (customer responsible for half of the inspection of the cost of the inspection, currently \$70). Sinkhole Selection form (16430FL) is required and submitted to the company 10% deductible applies.
Equipment Breakdown <b>16558</b>	Provides coverage up to \$50,000 for loss to appliances (air conditioner, refrigerators, TVs, etc.); \$500 deductible.

## Endorsements & Optional Coverage

## Endorsements & Optional Coverage cont.

Ordinance or Law <b>HO277FL</b>	Policy includes 25% of the amount of insurance and may be increased to provide a total of 50% Ordinance or Law coverage. Form 12801 (Building Ordinance or Law Selection Form) must be executed on all policies.
Loss Assessment <b>HO35</b>	Provides \$1,000 of loss assessment coverage and may be increased in increment of \$10,000 up to \$50,000.
Identity Theft <b>HO55</b>	Provides coverage to pay for expenses incurred by an insured as a direct result of any single identity theft or fraud discovered during the policy period; Limit of Liability is \$25,000; may only be endorsed at new business or renewal anniversary date.
Scheduled Personal Property <b>HO61</b>	Subject to underwriting rules and review.
Personal Injury <b>HO82</b>	Provides coverage for personal injury to others, such as false arrest, libel, or invasion of privacy.

## Endorsements & Optional Coverage cont.

## Coverages Automatically Provided

**Screened Enclosures** – Provides coverage for enclosures under coverage A if attached to the dwelling structure – no endorsement or additional cost required

## Available Discounts

Multi Policy	Protective Device HO216	Wind Mitigation	Hip Roof	Age of Construction
<p>Applies when the customer has home and auto business with Nationwide</p>	<ul style="list-style-type: none"> <li>A discount may be allowed for the installation of a burglar alarm, fire alarm or sprinkler system in the dwelling</li> <li>Alarm certificates may be required to provide proof of a central station monitored alarm system</li> <li>Photos and/or alarm certificates may be required to provide proof of an interior sprinkler system</li> <li>Other discounts include: smoke alarm, fire extinguisher</li> <li>Combination of devices can warrant high discounts</li> </ul>	<ul style="list-style-type: none"> <li>When a policy covers wind, the customer may be eligible for a premium credit based on windstorm loss mitigation features or construction techniques</li> <li>The State of Florida Uniform Mitigation Verification Inspection form (OIR-B1-1802) is required to apply any windstorm mitigation credits (other than Hip roof)</li> </ul>	<p>We will accept a photo of the roof to confirm roof shape as long as the photo shows the entire roof and we are able to determine no other roof shapes greater than 10% of the total roof system perimeter</p>	<p>Age of construction factors will be favorable for homes 2002 or newer</p>

## Available Discounts

## Eligibility & Binding Authority

**Occupancy: Ineligible**

Dwellings not owner occupied; Rooming or boarding houses; dwellings owned by a business or trust (except personal trust)

Secondary or seasonal residences; vacant, unoccupied or abandoned dwellings

## Property Eligibility / Characteristics

Construction Requirements	Eligible Construction Types	Ineligible Construction Types	Foundation
<p>Architectural Characteristics – we accept all architectural features except those that are extraordinarily difficult or impossible to replace</p>	<p>Masonry, Masonry Veneer, Hardiplank, Stucco, Brick, Stone, Frame (an owner occupied dwelling may include up to 4 units)</p>	<p>Homes that have the following characteristics: under Course of Construction, Historic Homes, Unusual construction, Mobile Homes, homes with extensive remodeling or rehabilitation; log construction, geodesic dome, earth homes</p>	<p>Dwelling must be built on a continuous foundation; Ineligible risks include: open foundations; houses built on stilts, piers, pilings or posts; suspended over a hillside, landfills (exceptions may be considered for solid masonry and/or steel piers with prior underwriting approval)</p>

**Properties previously non renewed or canceled are not eligible.**



## Prior Loss Eligibility

### **Ineligible Properties:**

More than one closed without pay or weather loss within the previous 3 years

Any non-weather loss within the previous 3 years

Any loss involving intentional acts, theft, fire, liability, fraud/misrepresentation

More than 1 water claim on prospective properties (proof of remedy would be required)

Risks with prior or current sinkhole activity on the premise or proximate to (less than 1 mile) a known sinkhole; whether or not it results in a loss to the dwelling

# Exposure Management

## Distance to Coastline

### Requirements

Any property located within 1,000' of any coastal body of water, e.g., gulf, ocean, bay, harbor, inlet, sound, bayou, etc., or the first line of structures exposed to the coast, all barrier islands and any island located within the Intra-coastal Waterway is ineligible unless eligible for Citizens Property Corporation and wind is excluded

# Liability Exposure

**Animal Liability:** liability exposure is provided at the policy limits except for the following:

## Requirements

### Dangerous or exotic animals – Ineligible, including:

- Aggressive dogs not noted in the list below. All other animals with a bite or attack history. Exotic animals: include, **but are not limited to** large non-domestic hoofed animals (antelope, ostrich), big game cats (tigers, lions) as well as any hybrids.
- Wild or non-domesticated animals capable of biting, or a dangerous reptile as a pet (examples include **but are not limited to:** crocodilians, venomous spiders, venomous snakes/lizards, large lizard species, and large constricting snakes).
- Animals not permitted as dictated by law or ordinance.

NOTE: No exceptions can be made that contradict local or law for particular breeds and number of animals allowed.

### Dogs – the following Breeds and Mixed Breeds are ineligible:

- Pit Bull Breeds, including but not limited to: American Pit Bull Terrier and American Staffordshire Terrier and Staffordshire Terrier
- Dobermans, Rottweilers, Chow-Chows, Persa Canarios, Akita, Mastiff, American Bandogge Mastiff, Kjiapso, Boerbeol, English Bull Terrier, Wolf Hybrids
- Dogs that have been trained to attack persons, property or other animals; or dogs that have been trained to guard persons or property
- Any dog, used in any manner, as a fighting dog or bred specifically for fighting
- Any dog with a prior history of causing bodily injury to a person, or attacking or biting another animal; established through insurance claims records, or through the records of local public safety, law enforcement or other similar regulatory agency
- No exceptions can be made that contradict local ordinance or law par particular breeds and number of animals allowed

**Exceptions** can be considered if: the animal is trained as a Service Dog (e.g. seeing guide dogs, pet therapy)

## Swimming Pools

### Requirements

Ineligible without restricted access of (photos may be required for all pool exposures):

4 foot fence with self-latching gate; above ground pool must be secured with removable ladder or have a fence built in to the pool around the top

Diving board require: non-skid surfaces; meet manufacturer requirements for depth, height from water and upslope; minimum diving depth of 8 feet required; springboards are ineligible

Slides are generally ineligible – underwriting approval required prior to binding

No swimming or diving lessons on premises

## Trampolines

### Requirements

Ineligible without restricted access of:

Located in a fenced yard; must be equipped with an acceptable safety net and manufacturer's padding and secured with anchor kits, stakes or similar device

Photos may be required for all trampoline exposure

