

PLUS Eligibility Guidelines - Florida

(6/26/09 update)

The following guidelines are designed to assist you in identifying business eligible for this program. These are guidelines only. Contact your underwriter if there are extenuating or unusual circumstances or if there is something we have not addressed.

1. BINDING AUTHORITY

Agent's binding authority for eligible risks is \$1M.

For PLUS policies over \$1M, please **do not** provide a binder to your customer, **do not** complete the binder section of the application, and **do not** submit a check for payment of premium with the application.

2. APPLICANT/NAMED INSURED

Must be an individual, husband and wife residing in the same household, or domestic partners. Partnerships, corporations, trusts or other such entities may not be insured. At new business, the named insured cannot be less than 25 years old.

3. UNDERLYING LIMITS REQUIREMENTS:

Auto	250/500/100 split limits or 500,000 per occurrence
Homeowners	300,000 per occurrence
Watercraft	300,000 per occurrence
Recreation Vehicle	300,000 per occurrence
Business Property	300,000 per occurrence

4. AUTOMOBILE

The following are **ineligible**:

- Any risks with a private passenger auto titled to the named insured, registered in Florida and eligible for Quantum, but not insured on a Travelers or Travelers of Florida policy;
- Any risks with a vehicle titled to a resident relative; or titled to the named insured, but not registered in Florida; that do not meet the Travelers of Florida new business guidelines;
- Motorcycles;
- Any risks with an underlying auto policy containing a named driver exclusion.

5. HOMEOWNERS:

- **The homeowner policy must be written with Travelers OR be controlled by the agency. Underlying policies written through E&S carriers are not eligible.**

The following are ineligible:

- Outdoor items posing a potential attractive nuisance exposure (such as, but not limited to, trampolines, skateboard ramps, bicycle jumps);
- An unfenced swimming pool or a swimming pool that has a slide or a diving board;
- Any excluded breed or type of animal (the following breeds of dogs: Akita, Alaskan Malamute, American Bulldog, American Staffordshire Terrier, Chow Chow, Doberman Pinscher, German Shepherd, Great Dane, Pit Bull, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, Any Wolf Hybrid, any mix which includes any of these breeds; farm animals, and non-domesticated animals such as, but not limited to horses, cows, pigs, snakes, alpacas, llamas);
- Any owned home or condo that is uninsured;
- Primary dwelling or condominium owned by a business;
- Business conducted on any residential premises owned or leased by insured.

6. RECREATIONAL VEHICLES

Any insured who owns a snowmobile, or golf cart that is not eligible for a Travelers policy is ineligible.

7. WATERCRAFT

The following watercraft are ineligible:

- Used for other than recreational purposes (includes chartering of an owned boat to others);
- Horsepower greater than the manufacturer's recommended limits;
- Regularly operated by individuals not listed as operators on the PLUS application;
- Capable of speeds greater than 50 mph;
- Greater than 50' in length (30' to 50' must be referred);
- More than 15 years old (new business or new exposure to existing policy);
- Houseboats, pontoon boats, multi-hull vessels and deck boats used in tidal waters or with coastal exposures.

8. RENTAL PROPERTY

Up to four residential premises of not more than two family units per building rented to others. If the policy is not written with Travelers, a copy of the policy must be provided to validate liability limits.

9. LOSS HISTORY

The following are **ineligible**:

- Applicant with prior umbrella losses or law suits.
- Any homeowners liability losses in the past 5 years. A Personal Umbrella declination, cancellation or non-renewals within the past 5 years.

10. OPERATORS

Drivers whose current characteristics do not meet the new business eligibility criteria for a primary Travelers auto policy are **ineligible**.

The following are **ineligible**:

- Drivers whose current characteristics do not meet the new business eligibility criteria for a primary Travelers auto policy;
- Any operator insured under a policy with restrictions on the driver, or a named driver exclusion;
- Any operator insured under a policy with restricted limits of liability;
- Risks with an operator over 74 in the household are ineligible. Youthful operators are eligible. A surcharge for each operator under the age of 21 is included in our rating program.

11. OCCUPATION

We will not insure any individual who has an abnormally high exposure to the general public. Examples include:

- Professional entertainer
- Professional athlete
- Broadcaster
- Newspaper publisher, editor or reporter
- Author
- Private detective, investigator
- Public lecturer

Additional requirements for PLUS Limits of \$2 million up to and including \$5 million:

Applicants for policies with limits greater than \$1 million must meet all above guidelines. In addition, all operators/risks must have no more than the following incident activity:

		3 Years		5 Years	
	Minor Convictions	Not At Fault Accidents	At Fault Accidents	Major Convictions	Incident Total
Per Operator	1	1	1	0	1
Per Household	2	2	1	0	2