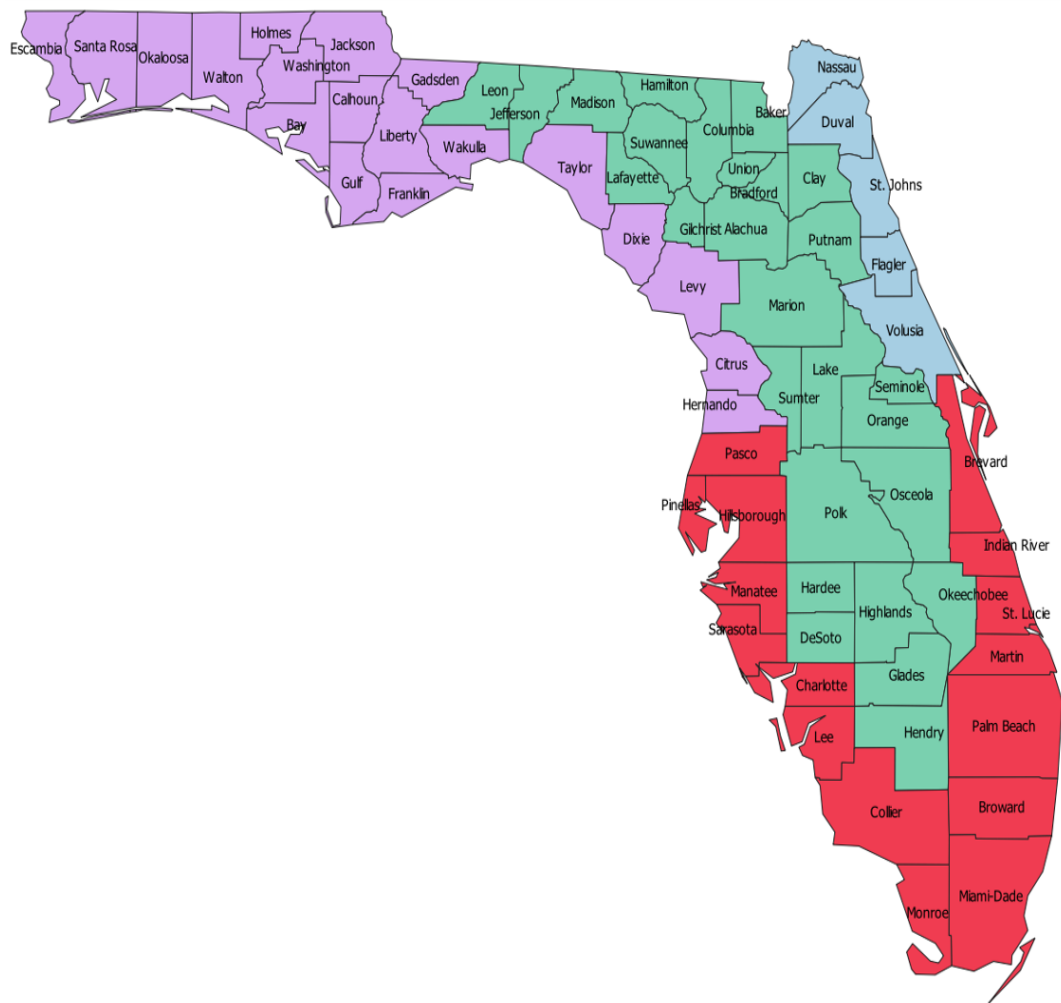


FLORIDA WIND STRATEGY

October 11, 2022

Chubb Personal Risk Services is committed to responsibly providing wind coverage for our customers based on individual risk characteristics.



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FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Panhandle / Northwest Coast							
Counties	Distance to Coast	Minimum Coverage	Year Built	Hurricane Deductible	Shutters / Impact Glass	Preferred Account	Flood Zone ²
Bay Calhoun Citrus Dixie Escambia Franklin Gadsden Gulf Hernando Holmes	2,500 or more feet from mainland coast	<u>House</u> Primary: \$1,000,000 Cov A Secondary: Acceptable with Chubb Primary	2008 or later	2%, 5%, 10% Deductible options are available	Required	<u>House</u> \$10,000 Minimum Account Premium ex-Florida Auto premium	<u>Flood Zone V</u> Generally unacceptable <u>Flood Zone A</u> Requires positive elevation and proof of Flood Insurance
	Barrier Islands, seaward side of the Intracoastal Waterway, or < 2,500 feet from mainland coast	<u>Condo / Co-op</u> Primary: \$1,000,000 Contents plus A&A Secondary: \$500,000 Contents plus A&A and Chubb writes the Primary residence <u>Rental</u> Primary: \$250,000 Contents Secondary: Acceptable with Chubb Primary		5% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards		<u>Condo / Co-op / Rental</u> \$15,000 Minimum Account Premium ex-Florida Auto Premium And House/Condo/Co-op/Rental include at least 2: • \$25k+ Jewelry • \$3M+ Personal Excess • 5% or 10% Increased optional hurricane deductible which must be maintained even if residence qualifies for a lower deductible	
Barrier Islands include: Anclote Keys, Apalachee Bay Islands, Cape San Blas, Cedar Key, Crooked Island, Dog Island, Hog Island, Moreno Point, Perfidio Key, Piney Island, Santa Rosa Island, St George Island, St Vincent Island							

FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Northeast Coast						
Counties	Distance to Coast	Minimum Coverage	Preferred Account	Hurricane Deductible	Shutters / Impact Glass	Flood Zone ²
Duval Flagler Nassau St Johns Volusia	Non-barrier Island, not seaward side of the Intracoastal Waterway and 2,500 feet or more from mainland coast	<u>House</u> Primary: \$1,000,000 Cov A Secondary: Acceptable with Chubb Primary <u>Condo / Co-op</u> Primary: \$1,000,000 Contents plus A&A	<u>House</u> No Minimum <u>Condo / Co-op / Rental</u> \$15,000 Minimum Account Premium ex-Florida Auto Premium And House/Condo/Co-op/Rental includes at least 2 of: <ul style="list-style-type: none"> • \$25k+ Jewelry • \$3M+ Personal Excess • 5% or 10% increased optional hurricane deductible which must be maintained even if residence qualifies for a lower deductible 	2%, 5%, 10% Deductible options are available	Required for locations that are <2500 feet from the mainland coast. Recommended for all others.	<u>Flood Zone V</u> Generally unacceptable (exception: Ponte Vedra Beach) <u>Flood Zone A</u> Requires positive elevation and proof of Flood Insurance
	Barrier Islands, seaward side of the Intracoastal Waterway, or < 2,500 feet from mainland coast	Secondary: \$500,000 Contents plus A&A and Chubb writes the Primary residence <u>Rental</u> Primary: \$250,000 Contents Secondary: Acceptable with Chubb Primary	<u>House</u> \$7,500 Minimum Account Premium ex-Florida Auto Premium <u>Condo / Co-op / Rental</u> \$15,000 Minimum Account Premium ex-Florida Auto Premium And House/Condo/Co-op/Rental includes: at least 2 of: <ul style="list-style-type: none"> • \$25k+ Jewelry • \$3M+ Personal Excess • 5% or 10% increased optional hurricane deductible which must be maintained even if residence qualifies for a lower deductible 	5% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards		
Barrier Islands include: Amelia Island, Anastasia Island, Cape Canaveral, Daytona Beach, Marineland, Talbot Island						

FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Inland					
Counties	Minimum Coverage	Year Built	Preferred Account	Hurricane Deductible	Shutters / Impact Glass
<p>Alachua Hardee Okeechobee Baker Hendry Orange Bradford Highlands Osceola Clay Jefferson Polk Columbia Lafayette Putnam De Soto Lake Seminole Gilchrist Leon Sumter Glades Madison Suwanee Hamilton Marion Union</p>	<p style="text-align: center;"><u>House</u> Primary: \$1,000,000 Cov A</p> <p>Secondary: Acceptable with Chubb Primary</p> <p style="text-align: center;"><u>Condo / Co-op</u> Primary: \$1,000,000 Contents plus A&A</p> <p>Secondary: \$500,000 Contents plus A&A and Chubb writes the Primary residence</p> <p style="text-align: center;"><u>Rental</u> Primary: \$250,000 Contents</p> <p>Secondary: Acceptable with Chubb Primary</p>	<p>2002 or later</p>	<p style="text-align: center;"><u>House</u> \$5,000 Minimum Account Premium ex-Florida Auto Premium</p> <p style="text-align: center;"><u>Condo / Co-op / Rental</u> \$15,000 Minimum Account Premium ex-Florida Auto Premium</p> <p style="text-align: center;">And House/Condo/Co-op/Rental includes at least 2 of:</p> <ul style="list-style-type: none"> • \$25k+ Jewelry • \$3M+ Personal Excess • 5% or 10% increased optional hurricane deductible which must be maintained even if residence qualifies for a lower deductible 	<p>2%, 5%, 10% Deductible options are available</p>	<p>Recommended</p>

Counties				
<p>Monroe Broward Indian River Martin Miami-Dade Palm Beach St Lucie Brevard Charlotte Collier Lee Manatee Pinellas Sarasota Pasco Hillsborough</p>	<p style="font-size: 24px; font-weight: bold;">Generally Unacceptable</p>			

Note: All Florida residences, with Wind or Ex-Wind, in A or V flood zones are required to carry at least the minimum \$250,000 building & \$100,000 contents Flood limits. Further, building and all mechanicals are required to be positively elevated, as verified by a recent elevation certificate.

See **Florida Underwriting Rules** for guidance on residences *excluding* wind coverage.