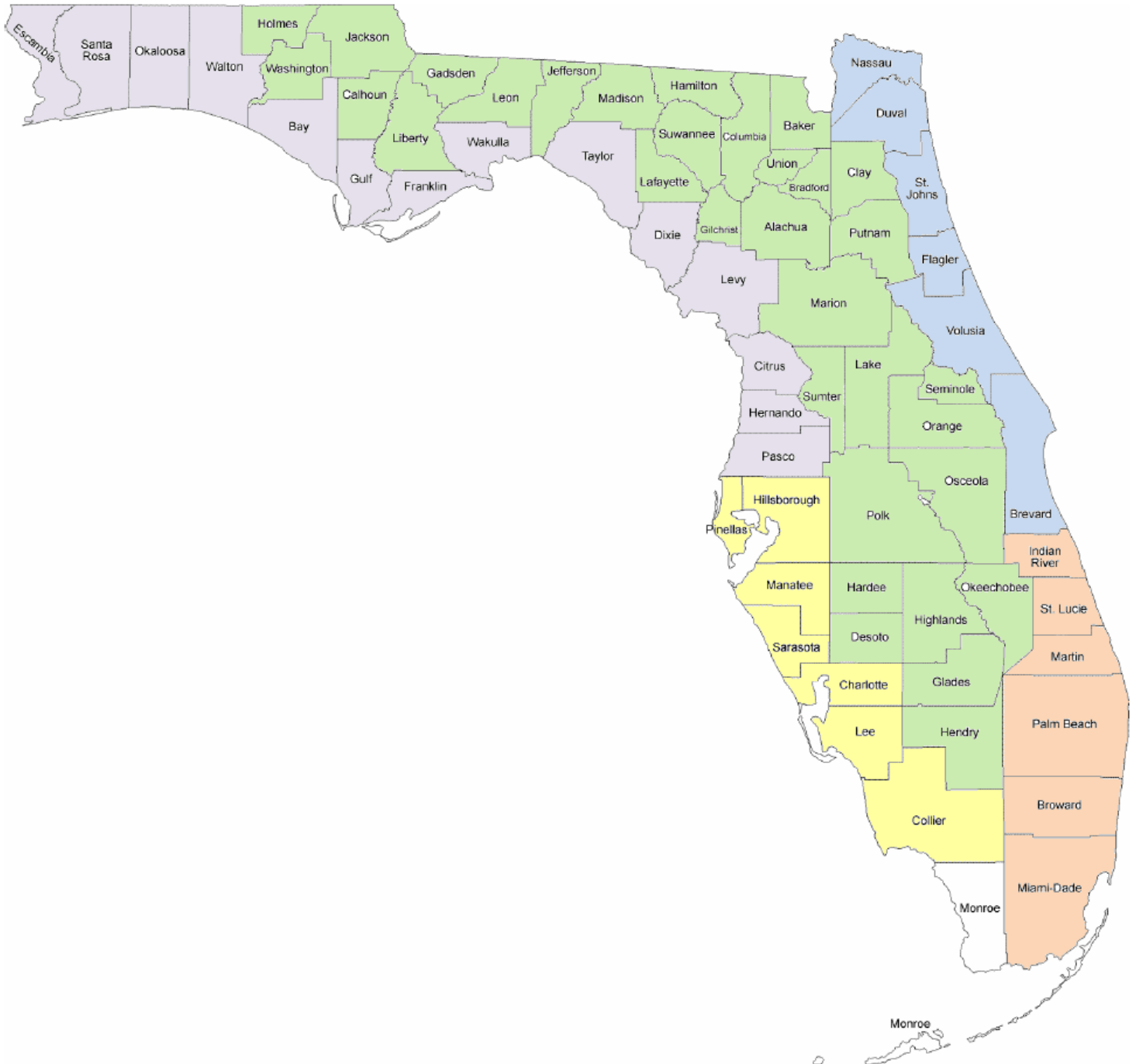


FLORIDA WIND STRATEGY

April 3, 2017

(updated September 11, 2017)

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	Flood Zone	Minimum Coverage (Primary Residence)	Preferred Account	Year Built	Hurricane Deductible	Shutters / Impact Glass
Bay Citrus Dixie Escambia Franklin Gulf Hernando Levy Okaloosa Pasco Santa Rosa Taylor Wakulla Walton	2,500 or more feet from mainland coastal water	<u>Flood Zone V</u> Generally unacceptable <u>Flood Zone A</u> Requires positive elevation and proof of Flood Insurance	<u>House</u> \$500,000 Cov A <u>Condo / Coop</u> \$150,000 A&A	<u>House</u> \$7,500 Minimum Premium with at least 25% non-CAT ¹ <u>Condo / Coop</u> \$5,000 Minimum Premium with at least 25% non-CAT ¹	<u>House</u> 2002 or later <u>Condo / Coop</u> 1994 or later or Satisfies Florida Building Codes (FBC Compliant)	2%, 5%, 10% Deductible options are available	Recommended
	Barrier Islands, seaward side of the Intracoastal Waterway, or < 2,500 feet from mainland coastal water	Generally Unacceptable				5% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards	Required
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							

Northeast Coast						
Counties	Distance to Coast	Flood Zone	Minimum Coverage Amount	Preferred Account	Hurricane Deductible	Shutters / Impact Glass
Brevard 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>Flood Zone V</u> Generally unacceptable (exception: Ponte Vedra Beach) <u>Flood Zone A</u> Requires positive elevation and proof of Flood Insurance	<u>House</u> \$500,000 Cov A <u>Condo / Coop</u> \$150,000 A&A	Well Rounded ²	2%, 5%, 10% Deductible options are available	Recommended
	Barrier Islands, seaward side of the Intracoastal Waterway, or < 2,500 feet from mainland coast	<u>Flood Zone V</u> Generally unacceptable (exception: Ponte Vedra Beach) <u>Flood Zone A</u> Requires positive elevation and proof of Flood Insurance	<u>House</u> \$500,000 Cov A <u>Condo / Coop</u> \$150,000 A&A	<u>House</u> \$7,500 Minimum Premium with at least 25% non-CAT ¹ <u>Condo / Coop</u> \$5,000 Minimum Premium with at least 25% non-CAT ¹	5% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards	Recommended
Barrier Islands include: Amelia Island, Anastasia Island, Cape Canaveral, Daytona Beach, Marineland, Talbot Island						

FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Southwest Coast							
Counties	Distance to Coast	Preferred Account	Flood Zone	Minimum Coverage (Primary Residence)	Year Built	Hurricane Deductible	Shutters / Impact Glass
Charlotte Collier Hillsborough Lee Manatee Pinellas Sarasota	Non-Barrier Island <i>(Other than Hillsborough County)</i>	Well Rounded ² with \$15,000 non-CAT ¹ premium support	<u>Flood Zone V</u> Generally unacceptable	<u>House</u> \$1,000,000 Cov A	<u>House</u> 2002 or later	15% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards	Required
	Hillsborough County only: Non-Barrier Island, and < 2,500 feet from mainland coastal water	Well Rounded ² with \$25,000 non-CAT ¹ premium support	<u>Flood Zone A</u> Requires positive elevation and proof of Flood Insurance	<u>Condo / Coop</u> \$150,000 A&A	<u>Condo / Coop</u> 1994 or later	<i>Hillsborough locations follow Inland guidelines for hurricane deductibles.</i> 2%, 5%, 10% Deductible options are available	
	Hillsborough County only: Non-Barrier Island, and 2,500 feet or more from mainland coastal water	Well Rounded ² with \$15,000 non-CAT ¹ premium support			or		
	Barrier Islands <i>(All Counties)</i>	Generally unacceptable			Satisfies Florida Building Codes (FBC Compliant)		
	For residences located in Hillsborough County that are 1 mile or more from mainland coastal water (and not on a barrier island) the Preferred Account Premium is reduced to \$7,500 non-CAT ¹ premium support for risks with at least two of the following:						15% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards
<ul style="list-style-type: none"> • Optional hurricane deductible of 5% or 10% • Private Passenger Automobile coverage • At least \$5,000,000 Personal Excess Liability coverage • At least \$25,000 of Jewelry Coverage 							
Barrier Islands include: Anclote Keys, Anna Marie Key, Bird Key, Bokeelia Island, Bonita Beach, Cabbage/Mullet Key, Caladesi Island, Casey Key, Coon Key, Don Pedro Island, Edwards Island, Estero Island, Gasparilla Island, Honeymoon Island, La Costa Island, Lido Key, Long Key, Longboat Key, Manasota Key, Marco Island, North Captiva Island, Otter Key, Paradise Island, Pardee Key, Pine Island, Sand Key, Sanibel/Captiva Island, Siesta Key, St Armands Key, Tarpon Key, Ten Thousand Islands, Treasure Island							

Inland				
Counties	Minimum Coverage Amount	Preferred Account	Hurricane Deductible	Shutters / Impact Glass
Alachua Baker Bradford Calhoun Clay Columbia De Soto Gadsden Gilchrist Glades Hamilton	Hardee Hendry Highlands Holmes Jackson Jefferson Lafayette Lake Leon Liberty Madison	Marion Okeechobee Orange Osceola Polk Putnam Seminole Sumter Suwanee Union Washington	<u>House</u> \$500,000 Cov A <u>Condo / Coop</u> \$150,000 A&A	<u>House</u> \$5,000 Minimum Premium <u>Condo / Coop</u> \$5,000 Minimum Premium
			2%, 5%, 10% Deductible options are available	Recommended
Preferred Account includes at least two of the following:				
<ul style="list-style-type: none"> • Optional hurricane deductible of 5% or 10% • Private Passenger Automobile coverage • At least \$5,000,000 Personal Excess Liability coverage • At least \$25,000 of Jewelry coverage 				

FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Southeast Coast						
Counties	Flood Zone	Minimum Coverage Amount	Preferred Account	Year Built	Hurricane Deductible	Shutters / Impact Glass
Broward Indian River Martin Miami-Dade Palm Beach St Lucie	<u>Flood Zone V</u> Generally unacceptable	<u>House</u> \$1,000,000 Cov A	Well Rounded ² with \$15,000 non-CAT ¹ premium support	<u>House</u> In Palm Beach, Miami-Dade & Broward counties 1996 or later	15% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards	Required
	<u>Flood Zone A</u> Requires positive elevation and proof of Flood Insurance	<u>Condo / Coop</u> \$150,000 A&A		All other counties 2002 or later <u>Condo / Coop</u> 1994 or later <i>or</i> Satisfies Florida Building Codes (FBC Compliant)		
For HOUSES that are located more than 2,500 feet from the mainland coastline (not on a barrier island, not seaward side of the Intracoastal Waterway) we can consider providing wind without having the \$15,000 non-CAT premium support for risks meeting the following criteria: <ul style="list-style-type: none"> House is not in Flood Zone V Cov A of \$2.5M or more Year built of 1996 or later in Palm Beach, Miami-Dade & Broward counties Year built 2002 or later in all other counties Shutters / Impact Glass Required 2% Hurricane Deductible Prefer Well Rounded² 						
Barrier Islands include: Biscayne Bay Keys, Boca Raton, Deerfield Beach, Florida Keys, Fort Lauderdale, Hollywood, Hutchinson Island, Indian River Shores, Jupiter Island, Key Biscayne, Lighthouse Point, Miami Beach, North Miami Beach, Palm Beach Island						

County	Distance to Coast	Flood Zone	Minimum Coverage Amount	Preferred Account	Hurricane Deductible	Shutters / Impact Glass
Monroe		Generally Unacceptable. Capacity should be reserved for Premier Clients only.			15% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards	Required

¹ **Non-CAT premium:** Can include auto, excess, jewelry, as well as other residences without CAT exposure. Premium from residences that exclude wind may also be included to support other residences with wind.

² **Well Rounded:** As always, we prefer complete accounts that satisfy all of the insurance needs of the client and include other lines of business such as: Automobile, Personal Excess Liability, and Valuable articles. We will be most competitively priced on accounts that include Automobile and at least \$50,000 of Valuable Articles – Jewelry.

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

FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Fine Arts

Shutters or Hurricane Resistant Windows are required in the Southeast and Southwest regions for locations with Fine Arts schedules of \$250,000 and up.

Collections – Wine

Alarms and a permanently installed, electrical power back-up generator, as detailed in the Superior Protection discounts available for a house, are required for locations with wine collections of \$100,000 and up.