



# Florida Homeowners

## Quick Reference Guide: HO-3, HO-4 & HO-6



Universal North America®  
Insurance with Values

### Contact Us

MyUniversal.com

### Underwriting & Customer Service

Toll-Free: 866-458-4262

Fax: 888-232-6217

Email: [underwriting@uihna.com](mailto:underwriting@uihna.com)

### Claims

Toll-Free: 866-999-0898

### Sales Team

#### Northeast and Central Florida

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Territory Sales Manager  
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#### Southwest Florida

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AVP - Florida / Statewide  
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[esobrino@uihna.com](mailto:esobrino@uihna.com)

#### Southeast Florida

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Territory Sales Manager  
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#### Northwest Florida

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Territory Sales Manager  
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[pmicale@uihna.com](mailto:pmicale@uihna.com)

### Sales & Marketing

Heather McKibben  
VP, Sales & Marketing  
916-690-1731  
[hmckibben@uihna.com](mailto:hmckibben@uihna.com)

	Dwelling Limit	Coverage Limits
HO-3	\$200K - \$3M (\$1.5M and above requires Underwriting approval)	<b>Personal Property:</b> 50 - 75% of Cov A (25% of Cov A if Seasonal/Secondary) <b>Personal Liability:</b> \$100K, \$300K & \$500K <b>Medical Payments:</b> \$1K & \$5K
HO-4	N/A	<b>Personal Property:</b> \$20K - \$100K <b>Personal Liability:</b> \$100K, \$300K & \$500K <b>Medical Payments:</b> \$1K & \$5K
HO-6	\$50K - \$750K (\$750K and above requires Underwriting approval)	<b>Personal Property:</b> \$20K - \$200K <b>Personal Liability:</b> \$100K, \$300K & \$500K <b>Medical Payments:</b> \$1K & \$5K
<b>Deductible Options:</b> All Other Perils (\$500, \$1,000, \$2,500, \$5,000 or \$7,500); Hurricane (\$500, 2%, 5% or 10%) Windpool (5% hurricane deductible is required for all eligible new business located in the windpool)		

### Coverages & Optional Endorsements

Flood Protection	Flood coverage available for either a private flood product or through the NFIP Flood Program.		
Other Structures	HO-3 only: 10% of Cov A included (0% - 70% optional)		
Loss of Use	HO-3: 20% of Cov A	HO-4: 20% of Cov C	HO-6: 40% of Cov C
Specified Additional Amount of Insurance for Coverage A	HO-3 only: Optional 25% of Coverage A		
Ordinance or Law	HO-3 & HO-6 only: 25% of Coverage A included, can be increased to 50%		
Animal Liability	\$50K to \$300K liability options subject to dog breed limitations		
Optional Hurricane Coverage for Screened Enclosures and Carports	HO-3 only: \$10K-\$50K coverage options. For peril of Hurricane only, coverage provided for aluminum framing (excluding screens) at RCV		
Scheduled Personal Property	All items must be individually listed and described. Items over \$5k require appraisal or bill of sale within 3 years. Central Station Burglar Alarm required over \$50k (may be required over \$25k)		
Seasonal/Secondary	HO-3 & HO-6 only: Owner occupied only; Primary HO not required		
Seasonal/Secondary Surcharge	10% surcharge (cannot be unoccupied more than 9 consecutive months)		
Equipment Breakdown	\$50 (\$500 deductible; \$50,000 per occurrence, \$100,000 aggregate limit)		
Refrigerated Personal Property	\$10 (\$500 of coverage, \$100 deductible applies)		
Identity Theft	\$25 (\$15,000 aggregate limit, \$250 deductible)		
Golf Cart Liability	Personal Liability and Med Pay limits follow limits on policy; ACV physical damage coverage for golf cart; \$250 deductible		
Water Back-up and Sump Overflow	\$25; \$5K limit; \$250 deductible		

### Discounts

**Preferred Builder:** Up to 18%  
**Age of Home:** Up to 50%  
**Premises Alarm or Fire Protection:** 5% - 10%  
**Fire Sprinklers Discount:** 10% - 18%

**Superior Construction Credit:** 15%  
**Hip Roof:** Based on Wind Mitigation features  
**Mature Homeowner Discount:** 10%

**Customer Profile Matrix Rating:** Universal North America employs rating factors based on the applicant's Insurance Score, prior losses, and consecutive years insured with Universal North America. Maximum discounts for the Customer Profile Matrix score allow up to a **41% decrease in the non-wind portion of the policy premium** for the combination of insurance score, prior losses, and consecutive years insured with Universal North America. Please see HO Manual, Rule 305 for additional information.

### Underwriting

- A lapse in prior insurance coverage greater than 45 days from the effective date of the Universal policy will not be eligible for coverage. Lapses of coverage from 1-45 days will be referred unbound for underwriting review. This rule does not apply to HO4 applications.
- ROOF GUIDELINES:** Composition shingle roofs must be 15 years old or newer. Roofs over 15 years old require a roof inspection from an authorized inspector before binding. Other eligible roof types include tile (both concrete and clay), metal (not aluminum, tin or copper), steel or reinforced concrete. Ineligible roof types include flat roofs (less than 1/12 pitch) that are not made of reinforced concrete, tin, aluminum, copper, wood shake, wood shingle, any rolled roofing, sprayed polyurethane foam, plastic, slate, tar and gravel, built-up mopped or asbestos. Roofs that are in disrepair or in poor condition are also ineligible regardless of roof type or age.
- PC 9 requires prior UW approval.

**Note:** Dwellings in the windpool must be written x-wind. EXCEPTION: risks located in the following inland territories, but not on a barrier island may be written with wind coverage: Dade, Escambia, Lee, Palm Beach, Sarasota and Volusia Counties.



# Florida Dwelling Fire

## Quick Reference Guide: DP-3



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### Payment Info

**Full Payment:** Gross annual premium due at inception of policy. Mortgage Billed policies within 20 days of the inception date.

Installment plans available. For additional information regarding installment fees and options, please refer to the Florida [Homeowners Manual](#) or [Dwelling Fire Manual](#). Also, refer to our [Job-Aid](#) on the [Agency Information Center](#).

### Payment Addresses

**Standard Payment**  
Universal North America Insurance Company  
PO Box 745667  
Atlanta, GA 30374-5665

**Overnight Payment**  
Bank of America Lockbox Services  
Universal North America Insurance Company:  
Lockbox 745667  
6000 Feldwood Road  
College Park, GA 30349

### Ineligible Dog Breeds

#### Applies to HO & DP

Risks with any of the following dog breeds or any mixed breed thereof: Akita, American Bulldog, American Staffordshire Terrier, Boxer, Bull Terrier, Bullmastiff, Caucasian Mountain Dog, Caucasian Ovcharka, Caucasian Sheepdog, Caucasian Shepherd, Central Asian Ovcharka, Chow Chow, Dingo, Doberman Pinscher, English Bulldog, German Shepherd, Giant Schnauzer, Husky, Mastiff, Ovcharka, Presa Canario, Pit Bull, Rhodesian Ridgeback, Rottweiler, Sage Ghafghazi, Neapolitan Mastiff, Weimaraner, Wolf or Wolf-Hybrid or any other canine breed the company deems as presenting an excessive liability exposure.

#### Dwelling Limit

<b>Single Family Home</b>	\$200K - \$1.5M (\$1.5M and above requires Underwriting approval)
<b>Rental Condo Unit</b>	\$50K - \$750K (\$750K and above requires Underwriting approval)
<b>Deductible Options:</b> All Other Perils (\$500, \$1000, \$2500); Hurricane (\$500, 2%, 5% or 10%) Windpool (5% hurricane deductible is required for all eligible new business located in the windpool)	

### Coverages & Optional Endorsements

<b>Flood Protection</b>	Flood coverage available for either a private flood product or through the NFIP Flood Program.
<b>Other Structures</b>	10% of Cov A included (0% - 70% optional)
<b>Personal Property</b>	0-50% of Cov A
<b>Fair Rental Value</b>	10% of Cov A included
<b>Increased Premises Liability &amp; Medical Payments</b>	Optional Liability Coverage limits up to \$300K; Med Pay maximum is \$3K
<b>Ordinance or Law</b>	25% of Cov A is automatically included
<b>Optional Hurricane Coverage for Screened Enclosures and Carports</b>	\$10K-\$50K coverage options. For peril of Hurricane only, coverage provided for aluminum framing (excluding screens) at RCV.
<b>Equipment Breakdown</b>	\$50 (\$500 deductible; \$50,000 per occurrence, \$100,000 aggregate limit)
<b>Loss Assessment</b>	\$1K - \$5K (may only be added or increased at inception or renewal date)
<b>Limited Fungi, Wet or Dry Rot, or Bacteria Coverage</b>	10k each loss/20k aggregate Property Coverage included, may be increased to 25k/50k or 50k/50k with approved mold inspection
<b>Water Back-up and Sump Overflow</b>	\$86; \$5K limit; \$250 deductible

### Discounts

**Age of Home:** Up to 35%  
**Fire Protection:** 5% - 6%

**Fire Sprinklers Discount:** 7% - 15%  
**Hip Roof:** based on Wind Mitigation features

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