



FLORIDA ADMITTED HOME

Coverage Limits

Coverage A	\$125,000 - \$2,000,000 (maximum)
Coverage B	Up to 40% of Coverage A*
Coverage C	Up to 50% of Coverage A
Coverage D	20% of Coverage A*
Coverage E	Up to \$500,000
Coverage F	Up to \$5,000

*subject to minimums

Homes located in Broward, Miami-Dade, Palm Beach and Monroe counties are not eligible. Homes located on barrier islands may be eligible for our non-admitted program.

Deductibles

AOP	\$500, \$1000, \$2500, \$5000, \$10,000, \$25,000, \$50,000
Hurricane	1%*, 2%, 3%, 5%, 10%

Construction / Roof

- **Year of Construction** - Rates based on YOC. No age of home restrictions. Completely renovated homes could qualify to use the renovation year as construction year.
- **Construction Type** - Aluminum Siding, Fire Resistive, Frame, Frame W/ Hardiplank Siding, Log, Masonry, Brick/Stone/Masonry Veneer, Vinyl Siding
- **Roof** - Max age is 30 years. Age restrictions depend on roof type and property location. [Roofing Materials](#)
[Payment Schedule Endorsement available for E&S Home.](#)

Pools / Screened Enclosures / Carports

- **Pools** - Must have pool cage or 4' permanent fence completely around pool or property with self-latching gate.
- **Pool Cages/ Screened Enclosures/Carports** - Excluded for Hurricane with optional buy back available up to \$50,000.
- **Diving Boards / Slides / Trampolines** - eligible

Animals

- **Animal Liability Annual Sublimit (Cov E)** - \$50,000
- **Ineligible Dogs** - If these dogs reside on the property, risk is not eligible for coverage: American Pit Bull Terrier, American Staffordshire Terrier, Chow, Doberman Pinscher, Presa Canario, Rottweiler, Staffordshire Bull Terrier, Wolf/Wolf Hybrid, plus any dog with a bite history and those that show any aggression.

Optional Coverages

- **Enhanced Personal Property** - Up to 20% of Cov. A
- **Equipment Breakdown** - Up to \$100,000 per occurrence
- **Identity Theft** - \$15,000 of coverage
- **Limited Fungi/Property Limit** - Up to \$50,000
- **Personal Injury** - Up to Cov. E limit of liability
- **Additional Replacement Cost** - Add 25% to Cov. A
- **Ordinance or Law** - 25% included. Add up to 50%
- **Sinkhole** - To add, a home inspection, paid by homeowner and conducted by a certified inspection is required. 10% deductible applies.
- **Water Backup** - Up to \$10,000

Water Limitation

- Homes older than 40 years have a \$10k water limit. No buyback available.

Discounts

- **Alarm System & Fire Protective Devices**
- **Direct Repair Deductible Savings**
- **Smart Water Monitoring**
- **Claims Free** - Must be claims free for 3 years prior
- **Secured Community** - Defined as a gated, single entry, or patrolled community. Does not apply to seasonal or secondary homes.
- **Building Code Effectiveness Grade**
- **Wind Mitigation Credit** - Wind Mit Inspection required to be kept on file by agent if change is made to default rating.



Contact a Team Member

CUSTOMER SUPPORT | UNDERWRITING | ACCOUNTING

- 855.479.9338 - (Personal Lines)
- CustomerSupport@swyfft.com
- Underwriting@swyfft.com
- Accounting@swyfft.com

CLAIMS swyfft.com/claims | 877-799-3389

MARKETING TEAM

- Marketingteam@swyfft.com | 855.479.9338 (Personal Lines)
- Robert Ludwig 941.229.6596 | robert.ludwig@swyfft.com
- Jeff Sanders 973.590.2944 | jeff.sanders@swyfft.com



Fees & Pay Plans

PAYMENT PLANS

- Outside premium financing is not permitted.
- Full-Pay OR Monthly Pay. Monthly pay requires two months down payment followed by 10 equal monthly installments with \$3 installment fees.

Accepted Forms of Payment - EFT, Debit and all major Credit Cards.

SURCHARGES & FEES

- \$25 MGA Fee annually
- **\$20 NSF fee**

Know when to pass. These risks are not eligible for coverage with Swyfft.

OCCUPANCY

- Homes that are vacant, unoccupied, under construction, for sales, used for non-habitational purposes or are in foreclosure (last 3 years)
- Homes in the name of an Estate or a Business
- Homes with more than two mortgages
- Incidental occupancy
- [Seasonal or secondary homes](#) that are not owner-occupied
- Tenant occupied dwellings

PLUMBING

- Galvanized and polybutylene plumbing
- Water heaters in attic 8 years and older
- Water heaters in living areas 12 years and older
- Water heaters in nonliving areas 25 years and older

ELECTRICAL

- Aluminum wiring that has not been retrofitted with alumicon, copalum connectors
- Knob and tube wiring or carbon tetrachloride, cloth wiring without a romex layer
- Split bus and fuse boxes, Stablok, Federal Pacific, GTE/Sylvania, Challenger, or Zinsco electric panels
- Homes without central heat source

STRUCTURE

- Risks in disrepair or with existing damage. This includes all outbuildings or other structures, or property that reflects hazardous conditions. For example: cracked sidewalks, debris, large limbs overhanging home, absence of stair railings on stairways with 3 steps or more.
- Roofs in /less than good condition. No Tesla Solar Roofs including solar roofs that include any Tesla batteries and/or any Tesla parts. No Dome Roofs.
- Unusual liability exposure on/adjacent to property
- Asbestos siding, Masonite siding, Enhanced Insulation and Finishing Systems (EIFS) or synthetic stucco covering the exterior wall
- Any part of dwelling located over water
- Barndominiums, mobile homes or manufactured homes. This includes these types of structures as additional structures on the insured premises.
- Dwellings built on landfills, previously used for refuse
- Homes with less than 800 square feet
- Historical homes, Fraternity/Sorority houses
- Inground pools without protective fencing

CLAIMS

- Losses - More than 1 non-weather-related losses in 3 years
- Any open claims
- Any prior sinkhole activity or claims

Check with us first. You'll need underwriting approval before binding these risks.

- Any lapse in coverage.
- Prior cancellation or non-renewal for UW reasons
- Modular homes
- Homes in the name of a [Trust or LLC](#)
- Prior liability or fire loss at any location

Home Inspections. For added reassurance, we inspect every property we insure.

- **Exterior Inspections:** We'll send out a Swyfft inspector. Insureds do not have to be home.
- **Interior Inspections:** If the home qualifies, we have two options for interior inspections:
 - We'll send out a Swyfft inspector
 - DIY Home Inspection conducted by the insured.

