

HO-4 Renter's Quick Reference Guide

HO-4	LIMITS	LOSS SETTLEMENT
Coverage A – Dwelling	N/A	N/A
Coverage B – Other Structures	N/A	N/A
Coverage C – Contents	\$6,000 to \$125,000	Actual Cash Value; Replacement Cost may be purchased
Coverage D – Loss of Use	20% of Coverage C	
Coverage E-Personal Liability	\$100,000 included; may purchase \$300,000	
Coverage M- Medical Payments	\$1,000 included; may purchase \$3,000	

OCCUPANCY/USE

Residence must be occupied by the insured and insured's immediate family. **Minimum lease 6 months.**

Properties being occupied by more than two unrelated individuals must be referred to underwriting.

Used exclusively for private residential purposes only.

Properties that are vacant, unoccupied, under construction or major renovation are ineligible for coverage.

Properties used for college housing, including fraternity or sorority housing are ineligible for coverage.

HO-4 – PERILS (Coverage C)	HO-4 FORM	NOTES
Fire or Lightning, Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles or Smoke, Vandalism or Malicious Mischief, Theft, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge of Water or Steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from Electrical Current, Volcanic eruption.	Yes	Wind may be excluded
Sinkhole	No	Not Available
Catastrophic Ground Cover Collapse (CGCC)	No	Not Available

GENERAL UNDERWRITING

Properties used for the purpose of assisted living, nursing home or group home facilities are ineligible for coverage.

Properties with home day care exposure are eligible for this program with the evidence of commercial liability coverage with a minimum limit of \$500,000 for the day care operation. Properties used for business purposes, other than approved home daycares, are ineligible for coverage.

All applicants who have not carried insurance continuously for the prior year on the property are subject to a 10% surcharge. This surcharge is applicable if there has been a lapse in coverage which exceeds 45 days.

No policy will be issued in the name of a corporation, partnership, association or trust.

Risk with dog breeds listed as ineligible are not permitted.

Homes in foreclosure or any change in ownership, occupancy of which the mortgagee is aware are ineligible.

No more than one residence on the same property.

Homes with polybutylene plumbing or federal pacific electric panels are ineligible.

Homes having swimming pools WITH diving boards or slides are ineligible. Homes with trampolines are ineligible.

Homes or condo, or any part thereof, that are part of a home sharing or bed and breakfast program, such as Airbnb, Flipkey, HomeAway, where homes/condo are rented for days, weeks or months.

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GENERAL UNDERWRITING (con't)		
Homes constructed of Exterior Insulation Finishing (EIFS) or synthetic stucco are ineligible.		
Risks with Knob & Tube electrical wiring or aluminum electrical wiring, or fuses are ineligible.		
Homes with open foundations are ineligible.		
Homes with wood shingled roofs are ineligible.		
Homes within 1500ft of the coast (Gulf or Atlantic).		
CONTACT INFORMATION		PAYMENT ADDRESSES
Customer Service/Underwriting : 866-561-3433		AMERICAN TRADITIONS PO Box 830856 Philadelphia, PA 19182-0856
Claims: 866-270-8430		
Claims Fax: 866-725-5051		OVERNIGHT PNC Bank c/o American Traditions Insurance Co Lockbox Number 830856 525 Fellowship Rd, Suite 330 Mt Laurel, NJ 08054-3415
Endorsement Fax: 727-507-7596		
Endorsement Email: endorsements@westpointuw.com		
PO Box 2800 Pinellas Park, FL 33780		
7785 66 th Street Pinellas Park, FL 33781		
OPTIONAL COVERAGES/ENDORSEMENTS	COST	LIMIT
Identity Theft	\$30	\$25,000
Personal Property Replacement Cost	varies	
Limited Fungi (\$10,000 included)	\$60/\$90	\$25,000/\$50,000 or \$50,000/\$50,000
CONSTRUCTION DEFINITIONS		
Frame - exterior wall of wood or other combustible construction, including wood-iron clad, stucco on wood or plaster on combustible supports, and aluminum or plastic siding over frame.		
Masonry Veneer - exterior walls of frame construction veneered with brick or stone. <i>(rate as masonry)</i>		
Masonry - exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and floors and roof of combustible construction.		
Superior Construction - exterior walls, floors, and roof constructed of masonry or other noncombustible materials.		
CREDITS/DISCOUNTS (40% max)	DISCOUNT AMOUNT	NOTE
Senior Discount	10% of NonHUR	Applicant Age 50 +
Flood Companion Policy Discount	5% of NonHUR	Must have ATIC Flood
Secured/Gated Community (single entry or guarded)	5% to 10% of NonHUR	Single entry or 24hr manned
Burglar Alarm (central station)	5.5% of NonHUR	Max credit 9% for Burg & Fire
Fire Alarm (central station)	7.5% of NonHUR	Max credit 9% for Burg & Fire
Protective Device: Fire Sprinklers	7.5% t 13% of NonHUR	Class A or Class B
Hip Roof (does not apply to 40% max)	Varies based on HUR	90% Hip shape to qualify
Financial Responsibility Credit	10% to 20% of NonHUR	700-749=10%; 750+ = 20%
MISCELLANEOUS		
Electronic signatures are permitted. Retain signed NB application in agency file or upload to policy history.		
The minimum policy premium is \$65.00 excluding the MGA, EMPATF fees and any Assessments or Recoupments.		
2, 3 & 4-pay plans available. Credit cards payments permitted (fee is charged). EFT payments permitted (no fee).		
Agents may process premium/non-premium bearing endorsements online in policy history – upload supporting documentation.		



Did you know we now accept HO-3 risks over 40 years old with a favorable 4-pt inspection?

Simply upload the 4-pt inspection (one year old or less) to the policy after binding or email to endorsements@westpointuw.com **within 7 business days. Failure to do so will result in cancellation of the policy.**

Please include the policy number in the subject line. If you choose to upload the 4-pt directly to policy history, please use the document label "4-pt Inspection". Self-Inspection options are coming soon.....

- Electrical must be substantially updated within the last 30 years.
- No panels older than 40 years or less than 100 amps. Aluminum branch wiring is not permitted. Federal Pacific, Zinsco, Challenger, and Sylvania panels are not permitted. No knob and tube, no fuses.
- Plumbing must be substantially updated within the last 20 years. To be eligible for the buyback of \$10,000 in limited water damage coverage, you must provide photos beneath all sinks to show plumbing conditions and connections for approval. No polybutylene pipe, Pex plumbing or galvanized pipe.
- Water heaters must be replaced in the 20 years.
- HVAC substantially updated within the last 20 years.
- Roofing must be updated, max 20 years - comp, 30 years - tile, 40 years - metal. RSPS applies to all new business.
- All items will need to be in very good condition and demonstrate pride in ownership.
- Flat roofs and open foundations are ineligible.
- Overgrown vegetation and unmaintained overhanging trees are not permitted.



Contact us
866-561-3433

jergermga.com



Mobile Homeowners Quick Reference Guide



PROGRAM	SA-Signature Adult	SSH- Senior Standard	PFP-Family Park	ASD-Approved Subdivision	PP- Private Property
*Coverage A – Dwelling (excludes attachments)	\$20,000 to \$250,000 (2020+ increase to \$325,000)	\$15,000 to \$250,000	\$15,000 to \$250,000	\$15,000 to \$250,000	\$15,000 to \$250,000 (2020+ increase to \$325,000)
Coverage B – Other Structures (unattached)	Can be purchased up to 10% of Coverage A	Can be purchased up to 10% of Coverage A	Can be purchased up to 10% of Coverage A	Can be purchased up to 10% of Coverage A	Can be purchased up to 10% of Coverage A
Coverage C – Contents	50% of Coverage A included	50% of Coverage A included	40% of Coverage A included	30% of Coverage A included	30% of Coverage A included
Coverage D – Loss of Use	20% of Coverage A included	20% of Coverage A included	20% of Coverage A included	20% of Coverage A included	20% of Coverage A included
Coverage E-Personal Liability	\$50,000 included; Can increase to \$300,000	\$50,000 included; Can increase to \$300,000	\$25,000 included; Can increase up to \$100,000	\$25,000 included; Can increase to \$50,000	\$25,000 included; Can increase to \$100,000
Coverage F- Med Pay	\$500 included	\$500 included	\$500 included	\$500 included	\$500 included
Coverage Form	HO-3 (RC)	Comp (ACV)	Comp (ACV)	Comp (ACV)	Comp (ACV)
Age of Resident	Age 50+	Age 50+	NA	NA	NA
Age of Unit	15 years and newer	16 years to 30 years old	1994 and newer	1994 and newer	1994 and newer
Occupancy Requirements	Owner occupied a min of 3 months per year	Owner occupied a min of 3 months per year	Owner occupied a min of 3 months per year	Owner occupied a min of 10 months per year	Owner occupied a min of 10 months per year
Rentals Permitted	Yes, for up to 6 months	Yes, for up to 6 months	Yes, for up to 6 months	No	No
Replacement Cost Dwelling	Included	NA	Available by endorsement	Available by endorsement	Available by endorsement
Replacement Cost Contents	Included	Included	Available by endorsement	Available by endorsement	Available by endorsement
Park Models Permitted	Yes, min 8ft w	No	No	No	No
Sinkhole Coverage	Included	Included	Included	Included	Included
Scheduled Personal Property	Available by endorsement	Available by endorsement	NA	NA	NA
Golf Cart Coverage	Available by endorsement	Available by endorsement	NA	NA	NA
Other Requirements	Adult park or adult section of a park	Adult park or adult section of a park	Family park or family section of an adult park	Located in an approved community zoned primarily for mobile homes	Must be on a county maintained road, min 2 neighbors w/in 600ft and 5 neighbors w/in ¼ m
\$300,000 Liability	Yes	Yes	NA	NA	NA
Flex Flood Endorsement	Where Eligible	Where Eligible	Where Eligible	Where Eligible	Where Eligible

Coverage A can be increased to \$325,000 if unit is 2020 or newer in SA or PP (with prior Underwriting approval).
 FORTIFIED Home™ may be increased to \$400,000 if designation certificate provided.

Mobile Homeowners Quick Reference Guide

**GENERAL UNDERWRITING**

- Must be primary Florida residence. May not be vacant.
- Must be anchored tie-down in accordance with Florida, city and county regulations.
- Must be skirted or have a fully enclosed foundation.
- No farm animals (12 chickens or 1 duck or 1 rabbit acceptable). Trampolines permitted on private property, liability excluded.
- Risk with dog breeds listed as ineligible are not permitted.
- No prior coverage acceptable.
- Must have a handrail anywhere there are 3 or more steps.
- Minimum width 12 ft (unless park model in the Signature Adult Program).
- Tar shingle roofs 12 years and newer. Composition shingle 15 years and newer. Metal Roofs 30 years.
- Risks with trees touching any insurable structure are ineligible.
- No travel trailers. No fifth wheels.

***DETERMINING COVERAGE A VALUES**

Year Built 1995 and older	\$55 per sq ft with additional \$5,000 above allowed
Year Built 1996-1999	\$65 per sq ft with additional \$5,000 above allowed
Year Built 2000-2003	\$85 per sq ft with additional \$5,000 above allowed
Year Built 2004-2017	\$115 per sq ft with additional \$5,000 above allowed
Year Built 2018 +	\$125 per sq ft with additional \$5,000 above allowed

MISCELLANEOUS

- Electronic signatures are permitted. Retain signed NB application in agency file or upload to policy history.
- 2, 3 & 4-pay plans available. Credit cards payments permitted (fee is charged). EFT payments permitted (no fee).

ATTACHMENTS COVERAGE No Pool Cages or RV Ports permitted	ATTACHMENT AGE 1994 & NEWER*	ATTACHMENT AGE PRIOR TO 1994**
Shed	\$3,500 Max	\$2,000 Max
Carport	\$9,000 Max	\$5,000 Max
Screen Room	\$10,000 Max	\$5,000 Max
Weather Tight Room/Attached Garage	\$20,000 Max	\$10,000 Max
Other (i.e. porch, deck)	\$2,500 Max	\$1,500 Max

*Combined total aggregate of attachments coverage allowed for 1994 & newer (attachment age) is \$35,000

**Combined total aggregate of attachments coverage allowed for built prior to 1994 (attachment age) is \$20,000

CREDITS/DISCOUNTS (Max 15% combined)	DISCOUNT AMOUNT	NOTE
Membership in AARP, AAA or FMHO	5% of NHR	
Flood Companion Policy Discount	5% of NHR	Must have ATIC Flood
Security Guards or Gated Community	5% of NHR	
ANSI/ASCE Standards (not included in 15% max)	9% of NHR	Applied if unit is 1994 or newer
Fire Sprinklers	5% of NHR	Must have proof on file
Fire Extinguisher/Smoke Alarm	5% of NHR	
Water Control Device Discount	3% to 5% of NHR	Must have installer cert on file
Electronic Policy Distribution	\$10	Insured must sign authorization

CONTACT INFORMATION

Customer Service/Underwriting : 866-561-3433
 Claims: 866-270-8430
 Claims Fax: 866-725-5051
 Endorsement Fax: 727-507-7596
 Endorsement Email: endorsements@westpointuw.com
 PO Box 2800 Pinellas Park, FL 33780
 7785 66th Street Pinellas Park, FL 33781

PAYMENT ADDRESSES

AMERICAN TRADITIONS
 PO Box 830856
 Philadelphia, PA 19182-0856
OVERNIGHT
 PNC Bank c/o American Traditions
 Lockbox Number 830856
 525 Fellowship Rd, Suite 330
 Mt Laurel, NJ 08054-3415

Homeowners Quick Reference Guide

COVERAGE	HO-3 (HO 00 03 04 91)	HO-6 (HO 00 06 04 91)	LOSS SETTLEMENT
A-Dwelling	*\$250,000 to \$1,500,000	\$35,000 to \$250,000	Replacement Cost
B-Other Structure	2% to 20% of Coverage A	N/A	Replacement Cost
C-Contents	**up to 75% of Coverage A	\$10,000 to \$150,000	Replacement Cost by Endorsement
D-Loss of Use	10% of Coverage A	40% of Coverage C	<i>*SOLO minimum Cov A = \$300,000</i> <i>**25% minimum to obtain RC</i>
E-Personal Liability	\$100,000 to \$300,000	\$100,000 to \$300,000	
F-Medical Payments	\$1,000 to \$5,000	\$1,000 to \$5,000	

AGE OF DWELLING

No age limit for HO3, older than 40 years requires favorable 4-pt inspection. 40 years and newer for HO6. 16 years and older limited (\$10k) water coverage only statewide.

GENERAL UNDERWRITING

HO-3 within 1500 ft tidal waters or on barrier islands are Ineligible unless ex-wind.

HO-6 Superior Construction on 2nd Floor or above PERMITTED with wind w/in 1500ft of the coast. No corps or LLC's.

No farm animals (12 chickens or 1 duck or 1 rabbit acceptable). Trampolines are permitted (Liability for tramp is Excluded).

Risks with dogs from ineligible list are not permitted. We now permit eligible breeds over 100lbs and no limit on number.

No Homes located in a PC 10. PC 9 eligible if on 5 acres or less. Foreclosures/short sales acceptable if new purchase.

HO3 lapse requires UW approval (max up to 30 days lapse permitted). HO6 lapse acceptable, no surcharge.

Trust accepted if proper documentation (legal trust, deed doc, death certificate, etc.) is provided. **While we do accept properties held in Trust, the Trustee has to be the Named Insured.**

OPTIONAL COVERAGES/ENDORSEMENTS	COST	LIMIT	NOTE
Ordinance and Law Coverage (10% included)	varies	Options of 25% or 50%	
Water Back Up & Sump Overflow	\$25	\$5,000	
Animal Liability	\$25	\$50,000	
Flexible Flood Endorsement	varies	dwelling limit	Not available in all areas
Sinkhole Coverage	varies	10% deductible applies	SDII inspection required
Pool Cages/Screen Enclosures/Carports - Hurricane (Cov included in base policy for Non-HUR wind perils)	varies	Up to \$50,000	ACV Structure and Screen Coverage
Increased Replacement Cost Dwelling	varies	20% of Cov A	HO-3 Only
Golf Cart Physical Damage & Liability Coverage	\$75	\$5,000/\$50,000/\$5,000	
Identity Theft	\$30	\$25,000	
Equipment Breakdown	\$50	\$50,000	\$500 flat deductible
Personal Property Replacement Cost	varies		
Scheduled Personal Property	varies		
Special Personal Property Coverage	varies	All risk cov on contents	Not available on ex-wind
Limited Fungi (\$10,000 included)	\$60	\$25,000	
Inflation Guard (4% included)	varies	6%, 8%, 10% & 12%	HO-3 Only
Loss Assessment Coverage (\$1,000 included HO-3, \$2000 included HO-6)	\$15 \$25	\$5,000 \$10,000	Increased limits apply to HO-6 only

SECONDARY/SEASONAL OCCUPANCY

HO-3: Must be Owner occupied continuously for a min of 4 months per policy year AND Residence is located within a limited access or gated community, OR Residence is secure with a central station burglar and fire alarm.

HO-6: If occupied less than 3 months continuously must be located in Secure High-rise, Secure Community, OR have Central Station Alarm.



Homeowners Quick Reference Guide

CREDITS/DISCOUNTS (Max 40% combined)		DISCOUNT AMOUNT	NOTE
Senior Discount		10% of NHR	Age 50 or older
Flood Companion Policy Discount		5% of NHR	Must have ATIC/Mod Flood
Secured/Gated Community (single entry or guarded)		10% to 15% of NHR	
Burglar Alarm (local or central station)		5% to 10% of NHR	Must have alarm cert on file
Central Station Fire Alarm		10% of NHR	Must have alarm cert on file
Complete Home Sprinklers (not included in 40% max)		15% of NHR	Must have proof on file
Accredited Builder Discount		5% of NHR	Eligible builders listed online
Hardiplank Siding Discount		5% of NHR	
Water Control Device Discount		3% to 5% of NHR	Must have installer cert on file
Electronic Policy Distribution		1% of NHR	Insured must sign authorization
Hip Roof (not included in 40% max)		Varies based on HUR	90% Hip shape to qualify
Financial Responsibility Credit (not included in 40% max)		10% to 20% of NHR	700-749=10%; 750+ = 20%
Age of Roof Discount		4%-7% of the HUR	Roof Age 10 years or newer
AGE OF ROOF ROOF PAYMENT SCHEDULE REQUIRED		WINDSTORM LOSS MITIGATION	
Composition or Architectural Shingle – 20 years or newer. No exceptions. Must have proof of roof installation on file.		Signed Windstorm Loss Mitigation forms (OIR 1802) 02/12 edition must be sent into company for verification with accompanying photos.	
Tar & Gravel - 10 years and newer		If completed form is not received windstorm loss mitigation credits will be removed.	
Tile – 30 years and newer Metal – 40 years and newer			
Predominantly flat roofs ineligible		Roof permits are not considered proof of FBC credit.	
Solar panels excluded/Buyback available up to \$50,000		No net-metering for solar panels if buyback is purchased.	
LOSS HISTORY INCLUDES LOSSES AT ALL CURRENT AND PRIOR OWNED PROPERTIES			
New business risks with one previous property claim in the last five years under \$5,000 (excluding acts of God) may be bound based on agents’ judgment			
New business risks with any previous personal liability claims and/or 2 or more property claims within the last 5 years must be referred to company prior to binding.			
New business risks with previous water damage claim(s), or one claim over \$5,000 must have proof of all repairs completed and proof that cause of loss has been corrected in agent file.			
CONTACT INFORMATION		PAYMENT ADDRESSES	
Customer Service/Underwriting : 866-561-3433		AMERICAN TRADITIONS PO Box 830856 Philadelphia, PA 19182-0856 OVERNIGHT PNC Bank c/o American Traditions Lockbox Number 830856 525 Fellowship Rd, Suite 330 Mt Laurel, NJ 08054-3415	
Claims: 866-270-8430			
Claims Fax: 866-725-5051			
Endorsement Fax: 727-507-7596			
Endorsement Email: endorsements@westpointuw.com			
PO Box 2800 Pinellas Park, FL 33780			
7785 66 th Street Pinellas Park, FL 33781			
MISCELLANEOUS			
Electronic signatures are permitted.			
Retain signed NB application in agency file or upload to policy history.			
Agents may process premium/non-premium bearing endorsements online in policy history page – upload supporting documentation at time of endorsement.			
2, 3 & 4-pay plans available. Credit cards payments permitted (fee is charged). EFT payments permitted (no fee).			



DP3 Homeowners Quick Reference Guide

COVERAGE	DP-3 (DP 00 03 07 88)	LOSS SETTLEMENT
A-Dwelling	**\$250,000 (SOLO \$350,000) to \$750,000 Condo minimum \$50,000	Replacement Cost unless older than 30 years, then ACV applies.
B-Other Structure	2% included – can decrease to 1% or increase to up to 20% of Coverage A	Replacement Cost unless older than 30 years, then ACV applies.
C-Contents	\$0 to \$250,000	Replacement Cost by Endorsement
D-Fair Rental Value	*10% of Coverage A	<i>*Limits stated for Coverage D & E cannot be combined.</i> <i>**Must be insured to 100% of RC or 100% of ACV if home is older than 30 years.</i>
E-Additional Living Expense	*10% of Coverage A	
L - Liability / M –Medical Payments	No Coverage – option to purchase \$100,000/\$1,000 to \$300,000/\$5,000	
AGE OF DWELLING		
Currently 30 years and newer. When permitted, homes more than 30 years old at new business will be subject to ACV loss settlement for Cov A and B and losses resulting from water damage will be excluded through form WDE DP-3. The ACV loss settlement endorsement may be waived for homes older than 30 years that have been substantially renovated/updated with a 4pt inspection (less than one year old) showing		
GENERAL UNDERWRITING		
Within 1500 ft of Bays, Gulf or Atlantic Waters or on barrier islands Ineligible unless ex-wind.		
No polybutylene or galvanized plumbing. No EIFS or synthetic stucco. No Fed Pacific electric panels.		
No diving boards or pool slides. Trampolines permitted due to liability exclusion contained in the base form.		
Risk with dogs from our ineligible list not permitted. More than 2 dogs permitted. Animal Liability is excluded.		
No Homes located within a protection class 10. PC 9 eligible if on 5 acres or less.		
Risks with no prior insurance or lapse over 30 days will be written with a 10% surcharge.		
Foreclosures and short sales acceptable if new purchase. Properties participating in home sharing are ineligible.		
Irrevocable Trusts are permitted. Land trusts are acceptable without liability/med pay.		
Corporations or partnerships are permitted but cannot purchase liability/medical payments.		
Risks with farm or saddle animals are ineligible. Up to 12 chickens permitted.		
Maximum of 10 properties per named insured.		
OCCUPANCY		
Owner occupied (non-seasonal) – occupied 9 months or more per year.		
Seasonal – owner occupied for at least 4 months per year with no rentals.		
Seasonal – owner occupied for at least 4 months per year with rentals of not less than one month.		
Tenant – minimum lease term of one year.		
AGE OF ROOF - RSPS REQUIRED		WINDSTORM LOSS MITIGATION
Composition or Architectural Shingle - must be 20 years or newer (proof on file)	Signed Windstorm Loss Mitigation forms (OIR 1802) 02/12 edition must be sent into company for verification with accompanying photos. If completed form is not received windstorm loss mitigation credits will be removed. Forms must be signed by Homeowner and Inspector. Association form permitted for condo.	
Tar & Gravel - 10 years and newer		
Tile – 30 years and newer		
Metal - 40 years and newer		
Flat Roof – Water Damage Exclusion Applies		



DP3 Homeowners Quick Reference Guide

CREDITS/DISCOUNTS (Max 40% of Fire or EC)		DISCOUNT AMOUNT	NOTE	
Senior Discount		10% of Fire and EC	Age 50 +-owner occupied	
Flood Companion Policy Discount		5% of Fire and EC	Must have ATIC/Mod Flood	
Secured/Gated Community (single entry or guarded)		6% to 10% of EC		
Burglar Alarm (local or central station)		15% to 20% of Theft	If limited theft cov purchased	
Protective Device: Fire Alarm/Home Sprinklers		10% of Fire	Must have alarm cert on file	
Accredited Builder Discount		5% of Fire and EC	Eligible builders listed online	
Hardiplank Siding Discount		5% of Fire and EC		
Water Control Device Discount		3% to 5% of Fire and EC	Must have installer cert on file	
Electronic Policy Distribution		1% of Fire and EC	Insured must sign authorization	
Hip Roof (does not apply to 40% max)		Varies based on HUR	90% Hip shape to qualify	
Financial Responsibility Credit		10% to 20% of Fire and EC	700-749=10%; 750+ = 20%	
Age of Roof Discount		4%-7% of HUR	Roof Age 10 years or newer	
LOSS HISTORY - INCLUDES LOSSES AT ALL CURRENT AND PRIOR OWNED PROPERTIES				
New business risks with one previous property claim under \$5,000 in the last five years (excluding acts of God) may be bound based on agents’ judgment				
New business risks with any previous personal liability claims and/or 2 or more property claims within the last 5 years must be referred to company prior to binding.				
New business risks with previous water damage claim(s), or one claim over \$5,000 must have proof of all repairs completed and proof that cause of loss has been corrected in agent file.				
OPTIONAL COVERAGES/ENDORSEMENTS		COST	LIMIT	NOTE
Ordinance and Law Coverage (10% included)		varies	Options of 25% or 50%	
Sinkhole Coverage		varies	10% deductible applies	SDII inspection required
Pool Cages/Screen Enclosures/Carports – windstorm and hail coverage		varies	\$10,000 to \$50,000	ACV Structure and Screen Coverage
Limited Water Damage Coverage		varies	\$10,000	4pt inspection required
Identity Theft		\$30	\$25,000	
Equipment Breakdown		\$50	\$100,000	\$500 flat deductible
Personal Property Replacement Cost		varies		If contents purchased
Limited Fungi (\$10,000 included)		\$60/\$90	\$25,000/\$50,000 or \$50,000/\$50,000	
Limited Theft Coverage		varies	Coverage C	
Loss Assessment Coverage (\$2000 included for condo)		\$15-\$25	\$5,000 or \$10,000	No Coverage included unless condo
CONTACT INFORMATION		PAYMENT ADDRESSES		
Customer Service/Underwriting : 866-561-3433		AMERICAN TRADITIONS PO Box 830856 Philadelphia, PA 19182-0856 OVERNIGHT PNC Bank c/o American Traditions, Lockbox Number 830856 525 Fellowship Rd, Suite 330 Mt Laurel, NJ 08054-3415		
Claims: 866-270-8430				
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