

**Centauri**  
INSURANCE®



**Centauri Specialty  
Insurance Company  
Florida Preferred  
H03/H04/H06  
Homeowners/Tenants/Condos  
Programs**

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**I. COVERAGE OVERVIEW****A. BINDING AUTHORITY LIMITS**

Coverage	HO3 Limits	HO4 Limits	HO6 Limits
A - Dwelling	\$125,000 to \$1,000,000*;	N/A	\$35,000 to \$300,000*
B - Other Structures	1% to 20% of Coverage A	N/A	N/A
C - Contents	0% to 75% of Coverage A	\$20,000 to \$100,000	\$20,000 to \$150,000
D - Loss of Use	10% of Coverage A	20% of Coverage C	40% of Coverage C
E - Personal Liability	\$100,000, \$200,000, \$300,000, \$500,000	\$100,000, \$200,000, \$300,000, \$500,000	\$100,000, \$200,000, \$300,000, \$500,000
F - Medical Payments	\$1,000, \$2,500, \$5,000	\$1,000, \$2,500, \$5,000	\$1,000, \$2,500, \$5,000

\*Risks exceeding binding limits may be submitted to Underwriting for approval.

**II. GENERAL RULES**

**All rules and rates apply to Homeowners (HO3), Tenants (HO4), and Condominiums (HO6), unless otherwise indicated.**

**A. POLICY TERM**

The standard policy term is one year and may be extended for successive policy periods by renewal.

**B. RENEWAL**

If the company elects to offer a renewal, policy may be renewed by the policyholder by paying the renewal premium prior to the expiration of the current policy. Renewal policy will be issued based on the premiums, forms and endorsements in effect at time of renewal. A new declaration page will be sent to the policyholder.

**C. CANCELLATION OR REDUCTIONS IN LIMITS OF LIABILITY OR COVERAGE**

1. Mandatory coverages may not be canceled unless the entire policy is canceled.
2. If insurance is increased or reduced, the additional or return premium shall be computed on a pro-rata basis.
3. Insured may cancel policy at any time for any reason. Centauri will refund any unearned premium pro rata.

**D. MULTIPLE COMPANIES INSURANCE**

Centauri will not provide coverage for a dwelling that is also covered by another insurance policy.

**E. TRANSFER OR ASSIGNMENT**

No transfers or assignments are permitted. Each policyholder and/or property will require submission of a new application.

**F. SINGLE BUILDING DEFINITION**

All buildings or sections of buildings that communicate through unprotected openings shall be considered as a single building. Buildings that are separated by space shall be considered separate buildings. Buildings or sections of buildings, which are separated by a 6-inch reinforced concrete or 8-inch masonry party wall that pierces or rises to the underside of the roof and pierces or extends to the inner side of the exterior wall, shall be considered a separate building. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

**G. PROTECTION CLASS INFORMATION**

The Protection Class listings in the Public Protection Classification Manual apply. Use PC 10 for unclassified areas. In a classified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

<b><u>Miles to Fire Station</u></b>	<b><u>Feet to Hydrant</u></b>	<b><u>Class</u></b>
Less than 5	Less than or equal to 1,000	First PC
Less than 5	More than 1,000	9
More than 5	Any distance	10

**Protected Subdivision Rule:** A dwelling located in a qualifying restricted subdivision will receive the rating of the responding fire department if:

1. The subdivision is under development with recorded plat and paved roads where dwellings are built by licensed contractors subject to building restrictions as to type and square footage;
2. The subdivision contains at least 10 houses;
3. The subdivision is within 5 miles travel distance of a responding fire department;
4. The home is located within 1,000 feet of fire hydrant, or responding fire department is equipped to transport water or pump water from swimming pools or other sources within 1,000 feet of the home.

**H. CONSTRUCTION DEFINITIONS**

1. **FRAME:** Frame, Stucco on Frame, Hardiplank over 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.

Frame homes with hardiplank siding shall be classified as Frame but a 5% discount will apply.

2. **MASONRY VENEER:** exterior walls constructed of masonry materials like brick or stone over frame. Masonry Veneer is rated as Frame.
3. **MASONRY:** Masonry, Stucco on 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.
4. **SUPERIOR:** exterior walls, floors, and roof constructed of masonry or other non-combustible materials.

**Note:** Mixed (Masonry/Block and Frame, for example) – a combination of both masonry/block and frame construction shall be classified as Frame when the exterior walls of frame construction (including gables) exceed 33.33% of total exterior wall area; otherwise classify as Masonry.

**I. SECONDARY /SEASONAL RESIDENCES**

Homeowners coverage on a secondary residence premise shall be provided under a separate policy. A home unoccupied by the owner for more than three consecutive months in any one year period may be considered Secondary/Seasonal based on Centauri underwriting guidelines. Water damage for Section I Coverage is excluded for Secondary/Seasonal residences unoccupied for more than 30 days unless the water supply is shut off. Liability coverage for secondary/seasonal residences is limited to the premises. Use Endorsement **CSH SDW** – Seasonal Dwelling.

**J. WAIVER OF PREMIUM**

When a policy is issued or endorsed after the inception date, additional or return premium of less than \$5 is waived. However, Centauri will return unearned premium upon request.

**K. PREMIUM ROUNDING**

When calculating premium, adjusted base rates and premiums for each optional coverage are rounded to the nearest whole dollar before summing.

**L. CONSENT TO RATE**

With written consent of the insured signed prior to the policy inception date and filed with Centauri, Centauri may use a rate in excess of the otherwise applicable filed rate on any specific risk in accordance with Florida Statute 627.171.

**III. PREMIUM CALCULATION**

This section provides explanation of how premiums are determined and what adjustments are applied to price each risk. Rates for Optional coverages follow premium adjustments. Two base rates apply to each territory: "Hurricane" (HUR) and "Non-Hurricane" (NHR). Premium adjustments apply to the Hurricane base rate, the Non-Hurricane base rate, or both base rates. The NHR base and HUR base are calculated by multiplying the Base Rate by the Territory Factor. Premium adjustments are calculated by multiplying the factors provided below by the appropriate base rate (HUR, NHR, or both) to calculate adjusted base rates. Additional premiums are shown as a dollar amount or a percentage of the unadjusted base rates.

**A. AMOUNT OF INSURANCE**

1. Use the following factors for the Hurricane (HUR) rates:

**HO3 AOI Factor =**

**For amounts \$75k-\$350k,** Selected Coverage A amount / \$75,000.

**For amounts > \$350k,**  $4.667 + (((\text{Selected Coverage A amount} - \$350k) \cdot .85) / \$350k \cdot 4.667)$ .

**HO4 AOI Factor =**

**For amounts up to \$26k,**  $1 - ((\$26,000 - \text{Selected Coverage C amount}) / 1000) \cdot .025$ .

**For amounts > \$26k,** Selected Coverage C amount / \$26,000.

**HO6 AOI Factor =**

**For amounts > \$26k,** Selected Coverage A+C amounts / \$26,000.

2. Use the following factors for the Non-Hurricane (NHR) rates:

**HO3 AOI Factor =**

**For amounts \$75k-\$350k,** Selected Coverage A amount / \$75,000.

**For amounts > \$350k,**  $4.667 + (((\text{Selected Coverage A amount} - \$350k) \cdot .75) / \$350k \cdot 4.667)$ .

**HO4 AOI Factor =**

**For amounts up to \$26k,**  $1 - ((\$26,000 - \text{Selected Coverage C amount}) / 1000) \cdot .025$ .

**For amounts > \$26k,** Selected Coverage C amount / \$26,000.

**HO6 AOI Factor =**

**For amounts \$26k-\$250k,** Selected Coverage A+C amounts / \$26,000.

**For amounts > \$250k,**  $9.615 + ((\text{Selected Cov A+C amounts} - \$250k) \cdot .80) / \$250k \cdot 9.615$ .

**B. PROTECTION CLASS / CONSTRUCTION**

Use the following factors for the Non-Hurricane premium.

Protection Class	Frame / Masonry Veneer			Masonry			Superior		
	HO3	HO4	HO6	HO3	HO4	HO6	HO3	HO4	HO6
1-5	1.00	1.10	1.10	1.00	1.05	1.10	0.76	1.00	1.05
6	1.00	1.10	1.10	1.00	1.05	1.10	0.76	1.00	1.05
7	1.30	1.50	1.50	1.00	1.10	1.15	0.80	1.05	1.10
8	1.30	1.60	1.60	1.00	1.15	1.15	0.90	1.10	1.10
9	2.10	2.10	2.10	1.45	1.20	1.25	1.00	1.20	1.15
10	2.28	2.75	2.75	1.50	1.25	1.25	1.25	1.25	1.15

Use the following factors for the Hurricane premium:

Construction	Hurricane Factor
Frame / Masonry Veneer	1.00
Masonry	0.80
Superior	0.75

**C. AGE OF DWELLING**

Age is determined by subtracting the year in which construction of the residence was completed from the year in which the policy is effective. All homes built in 2002 or later receive a minimum additional 68% FBC 2001 new home credit on the Hurricane premium (see Windstorm Loss Mitigation Credit table for New Construction).

If acceptable documentation demonstrates that a residence has been completely renovated, the year in which the complete renovation began may be used as the date of construction. Complete renovation will require completely new electrical, plumbing (above the slab), heating and A/C, roof and window systems, and must be verified by a certified inspector based on an on-site inspection. Complete documentation must be submitted to Underwriting prior to binding.

Age of Home	Non-Hurricane HO3	Non-Hurricane HO4	Non-Hurricane HO6
0	0.400	0.500	0.450
1	0.450	0.500	0.490
2	0.520	0.560	0.550
3	0.570	0.560	0.560
4	0.610	0.600	0.580
5	0.640	0.600	0.590
6	0.680	0.650	0.640
7	0.720	0.700	0.700
8	0.760	0.700	0.700
9	0.820	0.750	0.740
10	0.880	0.840	0.910
11	0.960	0.840	1.000
12	1.000	0.900	1.000
13	1.100	0.920	1.000
14	1.180	1.000	1.050
15	1.220	1.050	1.100
16	1.300	1.150	1.150
17	1.300	1.150	1.150
18	1.340	1.380	1.330
19	1.340	1.380	1.330
20	1.450	1.380	1.400
21	1.450	1.380	1.400
22	1.500	1.700	1.580
23	1.500	1.700	1.580
24	1.500	1.700	1.580
25-30	1.500	1.700	1.670
31-40	1.350	1.500	1.500
41-50	1.250	1.200	1.200
51+	1.150	1.200	1.200

Year Built	Hurricane HO4
2005 and newer	1.000
2004	1.000
2003	1.000
2002	1.000
2001	0.630
2000	0.630
1999	0.630
1998	0.630
1997	0.630
1996	0.630
1995	0.660
1994	0.800
1993	0.900
1992	1.000
1991	1.000
1990	1.000
1989	1.000
1987-1988	1.000
1982-1986	0.960
1977-1981	0.930
1972-1976	0.930
1962-1971	0.860
1952-1961	0.860
1951 and older	0.800

Year Built	Hurricane HO3
2011 and Newer	0.890
2002 - 2010	1.000
1995 - 2001	0.710
1988 - 1994	2.130
1982 - 1987	2.050
1972 - 1981	1.950
1958 - 1971	1.580
1957 and Older	1.180

Year Built	Hurricane HO6
1995 and Newer	1.000
1994 and Older	1.500

**D. AGE OF ROOF**

An Age of Roof credit factor is applied to the Hurricane (HUR) rate calculation. A discount is given for HO-3 policies with an age of roof 10 years old and newer regardless of the year built.

Roof Age	HO3 Factor
0-5 years	0.93
6-10 years	0.96
11+ years	1.00

**BUILDING CODE EFFECTIVENESS GRADING**

The Building Code Effectiveness Grading Schedule develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies may be eligible for special rating adjustments subject to the criteria in this section. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to 1 and 2 family dwellings and the other to multiple unit dwellings. The Public Protection Classification Manual will indicate the application of each grade. The Building Code Effectiveness Grades for a community, and their effective dates, are provided in the Public Protection Classification Manual published by ISO Commercial Risk Services, Inc.

**Community Grading**

- The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dated in the year of the effective date of the community grading, or later.
- If a community is re-graded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
- Where certificates of occupancy are not issued, reasonable evidence of year of construction will be accepted.
- If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community applicable at the time the reconstruction is completed will apply.

**Individual Grading**

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is greater than 1, or the community is not participating in the program, exception rating procedures may apply.

Any building may be classified as Grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm and/or hail hazard. This classification is effective only from the date of the certification.

**Ungraded and Nonparticipating Risks**

Buildings that do not meet the criteria above for community or individual grading should be coded as "Ungraded". Do not classify as 10.

Grade	Non-Hurricane	Hurricane
1	0.97	0.88
2	0.97	0.91
3	0.97	0.92
4	0.98	0.94
5	0.98	0.95
6	0.98	0.97
7	0.99	0.98
8	0.99	0.98
9	0.99	0.99
10	1.00	1.00
Ungraded	1.01	1.01



**F. DISCOUNTS AND SURCHARGES - NON-HURRICANE**

The following discounts and surcharges apply the **Non-Hurricane** base rate. The product of all applicable Non-Hurricane discount and surcharge factors are subject to a minimum of **0.60** (premium credit up to 40%). Sprinkler System discount is not subject to the minimum factor cap. Evidence and supporting documentation of all optional discounts must be retained in the agent's file. These documents will be subject to review during an audit.

**1. New Business & Renewal Business Tier Criteria. Applicable to HO3 and HO6 Only.**

Tier rating is used to broaden underwriting eligibility and properly match rate to risk. Tier placement is based on an independent credit insurance score derived from the primary named insured's credit record and prior non-catastrophe claims. Prior non-catastrophe claims will be reviewed at every renewal and will only include non-catastrophe claims occurring in the three years prior to the policy effective date. Non-catastrophe claims that occurred more than three years prior to the policy effective date will not be included in tier placement. The insurance credit score will be re-run every second renewal and the resulting insurance score will be reflected in the renewal tier placement. The policyholder has the option to request that their insurance credit be ordered annually. If an applicant or policyholder can prove that an "extraordinary life event" (such as catastrophic illness, temporary loss of employment, divorce, death in the family, military deployment overseas, etc.) negatively impacted their insurance credit score, then the policy will be re-rated based on a neutral "No Hit" insurance credit score. Centauri does not make adverse underwriting decisions due to credit when the insurance credit score cannot be generated due to either a No Hit or lack of data.

Insurance Score Range	Tier Placement by Prior Claims		
	0	1	2 or more
876-999	5	8	9
826-875	6	9	10
801-825	7	10	11
776-800	8	11	12
751-775	10	13	14
726-750	11	14	15
701-725	13	17	18
676-700	16	18	20
651-675	17	20	21
626-650	18	21	23
601-625	19	22	24
576-600	21	24	26
551-575	22	25	27
000-550	23	28	29
No Hit / No Score	12	15	16

Tier	Factor	Tier	Factor
1	0.51	16	1.06
2	0.54	17	1.10
3	0.56	18	1.18
4	0.59	19	1.24
5	0.62	20	1.27
6	0.65	21	1.35
7	0.68	22	1.41
8	0.73	23	1.46
9	0.76	24	1.53
10	0.79	25	1.60
11	0.84	26	1.63
12	0.89	27	1.69
13	0.94	28	1.71
14	0.97	29	1.82
15	1.03	30	1.85

**2. Financial Responsibility Discount. Applicable to HO4 Only.**

Financial Responsibility is based on an independent credit insurance score derived from the policyholder's credit record. The insurance credit score will be re-run every second renewal. The policyholder has the option to request that their insurance credit be ordered annually. If an applicant or policyholder can prove that an "extraordinary life event" (such as catastrophic illness, temporary loss of employment, divorce, death in the family, military deployment overseas, etc.) negatively impacted their insurance credit score, then the policy will be re-rated based on a neutral "No Hit" insurance credit score. A policyholder with an insurance credit score of 700 or higher and fewer than 2 non-hurricane / non-catastrophe paid claims qualifies for a Financial Responsibility discount.

- a. **10%** discount for insurance credit scores of 700-749 and "No Hit / No Score."
- b. **20%** discount for insurance credit scores of 750 or greater.

**3. Accredited Builder Discount**

A **5%** discount applies for homes built by an accredited builder who meets the following requirements:

- a. Builder must have at least 12 new home starts per year;
- b. Builder must be a member of a Home Builder Association;
- c. Builder must provide Quality Control Inspections in written form;
- d. Builder must provide a Home Warranty; and
- e. Builder must adhere to more stringent construction specifications than required by code.

**4. Secured Community/Building Discount**

A discount may apply for homes located in protected communities. (Seasonal/Secondary residences are not eligible for this discount.)

- a. **10%** discount for homes where a single entry leads into the subdivision, **or** community is protected by 24-hour security patrol, OR
- b. **15%** discount for homes where 24-hour manned gates protect all entrances to the community, **or** passkey gates protect all entrances to the community.

**5. Companion Policy Discounts**

A **5%** discount applies to policies where the named insureds have an active National Flood Insurance Program (NFIP) policy purchased through Centauri on the insured property. Proof of coverage must be maintained in the agent's office for audit purposes. If a companion policy cancels, the Companion Policy Discount is removed.

**6. Senior/Retiree Discount**

A **10%** discount applies to policies where the applicant / named insured is at least age 60, or at least age 55 and also retired.

**7. Protective Device Discounts**

- a. **10%** discount for fire alarm reporting to fire or central station.
- b. **15%** discount for complete home sprinkler system. When applied, this discount is not included in the maximum cumulative credit calculation.
- c. **5%** discount for complete local burglar alarm covering all exterior doors and windows (Level 1 Home Security Discount).
- d. **10%** discount for complete burglar alarm reporting to police/central station (Level 2 Home Security Discount).

A policyholder cannot have both (a and b) fire protection discounts or both (c and d) home security discounts. If they qualify for both of either type of discount, they will receive the better credit. Use Endorsement **CSH FL ALM** – Premises Alarm or Fire Protection System.

- 8. 5% Hardiplank Siding Discount** applies for homes where the exterior wall area is at least 70% hardiplank (or hardiboard) siding.
- 9. 10% Wood Burning Stove Surcharge.**
- 10. 10% Secondary / Seasonal Surcharge.**

**G. DISCOUNTS AND SURCHARGES - HURRICANE**

1. **2% Flat Tile Roof Discount** (flat masonry or clay). Applicable to **HO3 only**.
2. **10% Secondary / Seasonal surcharge**
3. **Windstorm Loss Mitigation Discounts**

When a policy covers the peril of Windstorm or Hail, the risk may be eligible for a premium credit up to a maximum of **90%**, including the BCEG credit, if one or more loss mitigation features or construction techniques exist.

Supporting documentation that substantiates the existence of loss mitigation features is required in order to receive the credits. For homes built prior to 2002, certification by a registered or licensed design professional is required for the Roof Covering, Roof Deck Attachment and Roof Wall Connection. Sale and/or installation documentation is required for all Opening Protection.

The following definitions apply to the Windstorm Loss Mitigation Discount tables below.

- HIP ROOF - Roof slopes down to meet all walls (like a pyramid)
- FBC - Florida Building Code
- HVHZ - High Velocity Hurricane Zone (Miami-Dade and Broward counties, FBC sections 202 and 1611 ff)
- WBDR - Wind Borne Debris Region
- SWR - Secondary Water Resistance
- Reinforced Concrete Roof Deck includes SWR; Integral with Reinforced Masonry Walls
- Part. Encl - Partially Enclosed

**Premium Calculation**

The Wind Premium Credits apply to the entire wind premium. The credits will apply to the entire calculated Hurricane premium plus five percent (5%) of the Non-Hurricane premium for non-hurricane wind coverage. Therefore, the Windstorm Premium Credits shown in the following tables apply to **5%** of the Non-Hurricane premium. The credit discount factor is calculated as follows:

$$0.95 + .05 * (1 - \text{Wind Premium Credit})$$

**Example:** If WPC in the table is 0.60, the factor is  $0.95 + .05 * (1 - 0.60) = 0.97$

**Opening Protection**

**Class A (Hurricane Impact)** – All exterior wall and roof openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of one of the following:

- a. SSTD 12;
- b. ASTM E 1886 and ASTM E 1996 (Missile Level C – 9 lbs.);
- c. Miami-Dade PA 201, 202 and 203; or
- d. Florida Building Code TAS 201, 202 and 203.

Having only the windows (i.e., all glazed openings) protected also qualifies for the same credit as having all openings protected.

**Class B (Basic Impact)** – All exterior wall and roof openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of ASTM E 1886 and ASTM E 1996 (Missile Level B – 4.5 lbs.). Having only the windows (i.e., all glazed openings) protected also qualifies for the same credit as having all openings protected.

A licensed contractor with proper permits must have installed the devices.

**EXISTING CONSTRUCTION**

				TERRAIN B - 2% Deductible				TERRAIN C - 2% Deductible			
				ROOF SHAPE				ROOF SHAPE			
				OTHER		HIP		OTHER		HIP	
ROOF COVER	ROOF DECK ATTACHMENT	ROOF-WALL CONNECTION	OPENING PROTECTION	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
NON - FBC EQUIVALENT	A (6d @ 6" / 12")	TOENAILS	None	0.00	0.06	0.47	0.50	0.00	0.07	0.28	0.32
			Basic - Windows or All	0.35	0.42	0.62	0.65	0.29	0.38	0.56	0.62
			Hurricane - Windows or All	0.44	0.51	0.66	0.70	0.39	0.48	0.64	0.72
		CLIPS	None	0.35	0.42	0.62	0.66	0.18	0.26	0.44	0.51
			Basic - Windows or All	0.47	0.54	0.68	0.73	0.38	0.48	0.64	0.72
			Hurricane - Windows or All	0.50	0.57	0.70	0.74	0.44	0.54	0.68	0.76
		SINGLE WRAPS	None	0.35	0.43	0.62	0.67	0.20	0.28	0.45	0.51
			Basic - Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72
			Hurricane - Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76
		DOUBLE WRAPS	None	0.35	0.43	0.62	0.66	0.21	0.28	0.45	0.51
			Basic - Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72
			Hurricane - Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76
NON - FBC EQUIVALENT	B (8d @ 6" / 12")	TOENAILS	None	0.09	0.14	0.49	0.52	0.09	0.14	0.29	0.33
			Basic - Windows or All	0.46	0.51	0.63	0.66	0.44	0.50	0.59	0.64
			Hurricane - Windows or All	0.56	0.61	0.68	0.71	0.55	0.61	0.69	0.74
		CLIPS	None	0.58	0.65	0.68	0.73	0.38	0.44	0.57	0.65
			Basic - Windows or All	0.65	0.70	0.73	0.76	0.63	0.71	0.73	0.79
			Hurricane - Windows or All	0.66	0.72	0.73	0.77	0.69	0.78	0.76	0.83
		SINGLE WRAPS	None	0.60	0.68	0.68	0.73	0.48	0.58	0.60	0.71
			Basic - Windows or All	0.67	0.73	0.73	0.77	0.67	0.76	0.74	0.81
			Hurricane - Windows or All	0.68	0.73	0.73	0.77	0.70	0.80	0.76	0.83
		DOUBLE WRAPS	None	0.60	0.68	0.68	0.73	0.51	0.63	0.61	0.72
			Basic - Windows or All	0.67	0.73	0.73	0.77	0.68	0.79	0.74	0.82
			Hurricane - Windows or All	0.68	0.74	0.73	0.77	0.71	0.81	0.76	0.83
NON - FBC EQUIVALENT	C (8d @ 6" / 6")  AND  D (8d @ 6" / 6") DIMENSIONAL  LUMBER DECK	TOENAILS	None	0.09	0.14	0.49	0.51	0.09	0.14	0.29	0.33
			Basic - Windows or All	0.46	0.51	0.63	0.66	0.45	0.51	0.59	0.64
			Hurricane - Windows or All	0.57	0.61	0.68	0.71	0.56	0.61	0.69	0.74
		CLIPS	None	0.59	0.65	0.68	0.73	0.39	0.45	0.57	0.65
			Basic - Windows or All	0.65	0.70	0.73	0.76	0.64	0.71	0.73	0.79
			Hurricane - Windows or All	0.67	0.72	0.73	0.77	0.71	0.79	0.76	0.83
		SINGLE WRAPS	None	0.62	0.69	0.68	0.73	0.49	0.60	0.61	0.73
			Basic - Windows or All	0.68	0.73	0.73	0.77	0.69	0.78	0.75	0.82
			Hurricane - Windows or All	0.68	0.74	0.73	0.77	0.73	0.81	0.76	0.83
		DOUBLE WRAPS	None	0.62	0.70	0.68	0.73	0.55	0.71	0.61	0.74
			Basic - Windows or All	0.68	0.74	0.73	0.77	0.72	0.81	0.76	0.83
			Hurricane - Windows or All	0.69	0.74	0.73	0.77	0.74	0.83	0.77	0.84

EXISTING CONSTRUCTION				TERRAIN B - 2% Deductible				TERRAIN C - 2% Deductible			
				ROOF SHAPE				ROOF SHAPE			
				OTHER		HIP		OTHER		HIP	
ROOF COVER	ROOF DECK ATTACHMENT	ROOF-WALL CONNECTION	OPENING PROTECTION	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
FBC EQUIVALENT	A (6d @ 6" / 12")	TOENAILS	None	0.11	0.14	0.55	0.56	0.07	0.10	0.33	0.36
			Basic - Windows or All	0.47	0.49	0.70	0.71	0.39	0.42	0.63	0.65
			Hurricane - Windows or All	0.57	0.58	0.75	0.76	0.49	0.52	0.73	0.75
		CLIPS	None	0.49	0.50	0.72	0.73	0.28	0.30	0.53	0.54
			Basic - Windows or All	0.60	0.62	0.78	0.78	0.50	0.53	0.73	0.76
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.58	0.78	0.80
		SINGLE WRAPS	None	0.49	0.50	0.72	0.73	0.30	0.32	0.53	0.55
			Basic - Windows or All	0.60	0.62	0.78	0.78	0.51	0.54	0.73	0.76
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
		DOUBLE WRAPS	None	0.49	0.51	0.72	0.73	0.30	0.33	0.53	0.55
			Basic - Windows or All	0.61	0.62	0.78	0.78	0.51	0.54	0.73	0.76
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
FBC EQUIVALENT	B (8d @ 6" / 12")	TOENAILS	None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37
			Basic - Windows or All	0.55	0.57	0.71	0.72	0.51	0.53	0.66	0.67
			Hurricane - Windows or All	0.66	0.67	0.76	0.77	0.63	0.64	0.76	0.78
		CLIPS	None	0.70	0.71	0.78	0.79	0.46	0.48	0.66	0.68
			Basic - Windows or All	0.75	0.76	0.81	0.82	0.71	0.74	0.81	0.83
			Hurricane - Windows or All	0.77	0.78	0.82	0.83	0.78	0.81	0.84	0.86
		SINGLE WRAPS	None	0.73	0.74	0.78	0.79	0.58	0.61	0.71	0.74
			Basic - Windows or All	0.78	0.79	0.82	0.83	0.76	0.79	0.83	0.85
			Hurricane - Windows or All	0.78	0.80	0.82	0.83	0.80	0.83	0.84	0.86
		DOUBLE WRAPS	None	0.73	0.75	0.78	0.79	0.63	0.67	0.72	0.76
			Basic - Windows or All	0.78	0.80	0.82	0.83	0.78	0.82	0.83	0.86
			Hurricane - Windows or All	0.78	0.80	0.82	0.83	0.80	0.84	0.84	0.86
FBC EQUIVALENT	C (8d @ 6" / 6")  AND  D (8d @ 6" / 6") DIMENSIONAL LUMBER DECK	TOE NAILS	None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37
			Basic - Windows or All	0.56	0.57	0.71	0.72	0.51	0.54	0.66	0.67
			Hurricane - Windows or All	0.66	0.68	0.76	0.77	0.63	0.65	0.76	0.78
		CLIPS	None	0.70	0.72	0.78	0.79	0.46	0.48	0.66	0.69
			Basic - Windows or All	0.76	0.77	0.81	0.82	0.73	0.74	0.81	0.83
			Hurricane - Windows or All	0.78	0.78	0.82	0.83	0.80	0.82	0.84	0.86
		SINGLE WRAPS	None	0.74	0.76	0.78	0.79	0.60	0.63	0.72	0.76
			Basic - Windows or All	0.78	0.80	0.82	0.83	0.78	0.81	0.83	0.86
			Hurricane - Windows or All	0.79	0.80	0.82	0.83	0.82	0.84	0.84	0.86
		DOUBLE WRAPS	None	0.74	0.76	0.78	0.79	0.68	0.74	0.73	0.78
			Basic - Windows or All	0.79	0.81	0.82	0.83	0.81	0.84	0.84	0.86
			Hurricane - Windows or All	0.79	0.81	0.82	0.83	0.83	0.86	0.84	0.87
REINFORCED CONCRETE ROOF DECK			None				0.82				0.80
			Basic - Windows or All				0.84				0.88
			Hurricane - Windows or All				0.84				0.88

**NEW CONSTRUCTION (Homes built in 2002 or newer)**

NEW CONSTRUCTION (Homes built in 2002 or newer)						FRAME, MASONRY, OR REINFORCED MASONRY							
FBC 2001 CONSTRUCTION						OTHER ROOF SHAPE				HIP ROOF SHAPE			
ROOF DECK	TERRAIN EXPOSURE	FBC WIND SPEED (MPH)	WIND SPEED OF DESIGN (MPH)	INTERNAL PRESSURE DESIGN	WBDR	NO OPENING PROTECTION		OPENING PROTECTION WINDOWS OR ALL		NO OPENING PROTECTION		OPENING PROTECTION WINDOWS OR ALL	
						NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
OTHER ROOF DECK OR DIMENSIONAL LUMBER DECK	B	100	≥100	ENCLOSED	NO	0.68	0.69	0.74	0.74	0.78	0.79	0.81	0.81
	B	110	≥110	ENCLOSED	NO	0.72	0.73	0.78	0.78	0.78	0.79	0.82	0.83
	B	≥120	≥120	ENCLOSED	NO	0.74	0.75	0.79	0.79	0.78	0.78	0.82	0.82
	B OR C	≥120	≥120	ENCLOSED / PART. ENCL	YES	0.77	0.80	0.82	0.84	0.81	0.83	0.85	0.86
	HVHZ			ENCLOSED	YES			0.82	0.84			0.85	0.86
REINFORCED CONCRETE ROOF DECK	B	ANY		ENCLOSED	NO						0.81		0.85
	B	ANY		ENCLOSED / PART. ENCL	YES						0.82		0.85
	C	ANY		ENCLOSED / PART. ENCL	YES						0.81		0.89
	HVHZ			ENCLOSED	YES								0.89

**III. COVERAGE OPTIONS****A. DEDUCTIBLES**

Deductible selections can only be revised at the annual renewal effective dates. For policies with Wind coverage, use Endorsement **CSH FL HD – Hurricane Deductible – Florida**.

**Non-Hurricane Deductibles**

Amount	HO3 Factor	HO4 Factor	HO6 Factor
\$ 500	1.00	1.00	1.00
1,000	0.92	0.85	0.84
2,500	0.70	0.80	0.81
5,000	0.65	0.77	0.75

**Hurricane Deductibles (HO4, HO6)**

Deductible			
\$500	\$1,000	\$2,500	\$5,000
1.00	.95	.85	.70

**Hurricane Deductibles (HO3)**

Coverage A	Deductible				
	\$500	\$1,000	2% Cov A	5% Cov A	10% Cov A
\$60,000	1.00	.97	.87	.80	.65
\$60,001 - 100,000	1.00	.97	.78	.73	.58
\$100,001 - 200,000	1.00	.97	.76	.70	.55
>\$200,000	1.00	.97	.75	.70	.55

**Roof Deductibles (HO3)** (not applicable when CSH RSPS is attached)

The roof deductible may not be less than the sum of the non-hurricane deductible plus \$250.

Coverage A	Non-Hurricane Deductible	Roof Deductible	Minimum Coverage A Eligible	Non-Hurricane Premium Adjustment Factor
\$0 - 200,000	\$500	1%	\$75,000	0.987
	\$500	1.5%	\$50,000	0.979
	\$500	2%	\$37,500	0.970
\$200,001 - 400,000	\$500	1%	\$75,000	0.982
	\$500	1.5%	\$50,000	0.971
	\$500	2%	\$37,500	0.960
\$0 - 200,000	\$1,000	1%	\$125,000	0.992
	\$1,000	1.5%	\$83,333	0.983
	\$1,000	2%	\$62,500	0.974
\$200,001 - 400,000	\$1,000	1%	\$125,000	0.986
	\$1,000	1.5%	\$83,333	0.975
	\$1,000	2%	\$62,500	0.964
\$400,001+	\$1,000	1%	\$125,000	0.981
	\$1,000	1.5%	\$83,333	0.969
	\$1,000	2%	\$62,500	0.958
\$0 - 200,000	\$2,500	1%	\$275,000	-
	\$2,500	1.5%	\$183,333	0.997
	\$2,500	2%	\$137,500	0.989
\$200,001 - 400,000	\$2,500	1%	\$275,000	0.995
	\$2,500	1.5%	\$183,333	0.986
	\$2,500	2%	\$137,500	0.974
\$400,001+	\$2,500	1%	\$275,000	0.988
	\$2,500	1.5%	\$183,333	0.975
	\$2,500	2%	\$137,500	0.963
\$0 - 200,000	\$5,000	1%	\$525,000	-
	\$5,000	1.5%	\$350,000	-
	\$5,000	2%	\$262,500	-
\$200,001 - 400,000	\$5,000	1%	\$525,000	-
	\$5,000	1.5%	\$350,000	0.996
	\$5,000	2%	\$262,500	0.989
\$400,001+	\$5,000	1%	\$525,000	0.994
	\$5,000	1.5%	\$350,000	0.986
	\$5,000	2%	\$262,500	0.974

**B. LIMITS OF COVERAGES B, C and D****1. Coverage B - Other Structures**

The policyholder selects desired Coverage B limit for other structures located on the residence premises. Other structures may not be rented to others, or used by non-related persons for residence purposes. The **HO3** policy includes Other Structures coverage equal to **2% of Coverage A**. The factor applies to both the Hurricane and Non-Hurricane premium.

HO3 - % of Coverage A	Factor
1%	0.990
2%	1.000
5%	1.025
10%	1.060
15%	1.100
20%	1.140

**2. Coverage C – Contents**

The policyholder selects desired Coverage C limit for personal property. Coverage C is available in increments of 5% (of Coverage A) for **HO3** from 25% up to a maximum personal property limit of 75% of Coverage A. The **HO3** policy includes Contents coverage equal to **50% of Coverage A**. Factors for amounts between 50% and 25% or 75% are proportional.

HO3 - % of Coverage A	Non-Hurricane	Hurricane
0%	0.800	0.700
25%	0.925	0.850
50%	1.000	1.000
75%	1.125	1.150

Florida statute requires that Coverage C may be allowed to be \$0. The policyholder must personally handwrite the specific statement below, and must sign and date, along with every other named insured on the policy: "I do not want the insurance on my home to pay for the costs to repair or replace any contents that are damaged. I will pay those costs. My insurance will not."

**3. Coverage D – Loss of Use**

The **HO3** policy includes coverage equal to **10% of Coverage A** and the **HO4** policy includes coverage equal to **20% of Coverage C** for Loss of Use. The **HO6** policy includes **40% of Coverage C** for Loss of Use. Increased limits are not available.

**C. INCREASED SECTION II LIMITS**

The following Personal Liability and Medical Payments to Other limits are available.

Liability Limit	Premium	Med Pay Limit	Premium
<b>Broward, Dade, Indian River, Martin, Palm Beach, St Lucie</b>			
\$100,000	\$0	\$1,000	\$0
\$200,000	\$20	\$2,500	\$6
\$300,000	\$30	\$5,000	\$10
\$500,000	\$50		
<b>All Other Locations</b>			
\$100,000	\$0	\$1,000	\$0
\$200,000	\$10	\$2,500	\$6
\$300,000	\$15	\$5,000	\$10
\$500,000	\$30		

**D. OTHER INSURED LOCATION - NO COVERAGE**

This program does not permit liability coverage for any other residences owned by the policyholder regardless of occupancy.

**E. BUSINESS PURSUITS - NO COVERAGE**

This program does not offer coverage for liability arising out of business activities. Applicants that conduct business from residence that includes client traffic or contact are not eligible for this program.

**F. INCIDENTAL OCCUPANCIES - NO COVERAGE**

This program does not permit incidental occupancies.



**IV. COVERAGE ENDORSEMENTS**

The descriptions of the coverages and endorsements below are intended for informational purposes only. Please refer to the actual endorsement or policy form for a complete description of coverage.

**A. LIMITED FUNGI, WET OR DRY ROT OR BACTERIA COVERAGE (CSH FL LF)**

The policy includes **\$10,000** coverage for fungi (mold), wet or dry rot or bacteria. Coverage may be increased to the limits below for an additional premium.

Optional Increased Limit	Premium
\$25,000 Each Covered Loss / \$50,000 Policy Aggregate	\$60
\$50,000 Each Covered Loss / \$50,000 Policy Aggregate	\$90

**B. WINDSTORM/HAIL EXCLUSION (HO 04 89)**

The endorsement eliminates coverage for losses from the perils of Windstorm/Hail for a reduction of premium. The premium credit equals the **entire Hurricane premium plus 5%** of the Non-Hurricane premium. The Windstorm/Hail Exclusion endorsement can only be added/removed at inception and at the annual renewal effective dates.

**D. WATER DAMAGE EXCLUSION (CSH WDE)**

This **mandatory** exclusion endorsement applies to all risks **over 40 years old**. The exclusion endorsement can be applied to homes **40 years of age or newer** at policyholder's discretion for a premium credit. In addition to what is automatically excluded in the policy, this endorsement will exclude discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance; as well as water penetrating through the roof or exterior walls or windows whether or not driven by wind unless water penetration is a direct result of damage caused by any covered peril other than water. Apply a **10%** credit to the Non-Hurricane premium.

**E. LIMITED WATER DAMAGE COVERAGE (CSH FL LWD)**

Risks **over 40 years old** are written with the Water Damage Exclusion. For an additional premium, the policy may be endorsed to provide coverage for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance. The limit of liability for all covered property under this option is \$10,000. Apply an **8%** surcharge to the Non-Hurricane premium.

**F. INCREASED REPLACEMENT COST ON DWELLING (CSH FL IRC)**

This endorsement is intended to cover additional costs of construction that are incurred due to increases in the cost of construction that occur during the policy period. Increased construction cost is normally the result of increased demand relative to supply of labor and materials that can occur subsequent to a catastrophic loss that impacts a substantial number of properties in a region. Additional coverage provided by this endorsement is limited to a maximum of **20%** of Coverage A. Coverage must be written for 100% of replacement cost. This endorsement does not cover increased construction costs attributable to laws or ordinances governing construction. Applicable to **HO3 only**. Premium calculation is as follows:

**(5% of Terr Rel x NHR base x AoI factor x PC factor x Age of Home factor x (0.95 + (.05(1-WLMC Factor)))) +**

**(5% of Terr Rel x HUR base x AoI factor x Construction factor x Year Built factor\* x (1-WLMC Factor)).**

\*For Year Built 2002 and newer, the Year Built Factor = .50.

**G. ORDINANCE OR LAW (CSH FL OL, CSH FL OL2)**

Provides increased coverage for increased costs of reconstruction, repair, and demolition of property that result from local laws or ordinances governing such. The **HO3** and **HO6** policies include Ordinance or Law coverage equal to **10% of Coverage A**. Coverage provided by this endorsement is limited to either **25% or 50%** of Coverage A. Per Florida Statute 627.7011(b), this endorsement will automatically be provided to all **HO3** policies at a limit of **25%**, unless the insured signs a rejection. Applicable to **HO3 and HO6 only**. Premium calculation is as follows:

**(X% of Terr Rel x NHR base x AoI factor x PC factor x Age of Home factor x (0.95 + (.05(1-WLMC Factor)))) +**

**(X% of Terr Rel x HUR base x AoI factor x Construction factor x Year Built factor x (1-WLMC Factor)), where**

X = 5% for **HO3** / 5% for **HO6** for the **25% limit**, and

11% for **HO3** / 8% for **HO6** for the **50% limit\***.

\*For any policy with Star or Star Advantage package endorsements, the factor for 50% limit is 6% instead of 11%.

**H. LOSS ASSESSMENT COVERAGE (HO 04 35, CSH LACC)**

Provides increased coverage for covered loss assessments relating to the residence premises. The **HO3** policy includes **\$1,000** coverage and **HO6** includes **\$2,000**. Applicable to **HO3 and HO6 only**.

Limit	Premium
\$5,000	\$15
10,000	25

**I. WATER BACKUP/SUMP PUMP COVERAGE (CSH FL WBU)**

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from the sump. The limit of liability under this option is **\$5,000**. The **policy deductible or \$1,000**, whichever is greater, applies. The endorsement may be added for a premium of **\$25**.

**J. SCREENED ENCLOSURES AND CARPORTS COVERAGE (CSH LSE, CSH LSE2)**

Provides coverage for loss caused by hurricane to aluminum framing for screened enclosures and carports permanently attached to the dwelling. This endorsement does not provide coverage for screen material or costs associated with removing or replacing screens. This endorsement does not increase the limit of liability for Coverage A. The Limit of Liability for this coverage may be purchased in \$5,000 increments from \$10,000 to \$50,000. Applicable to **HO3 only**. Premium calculation is as follows:

**Terr Rel x HUR base x 2.5 x Year Built factor\* x Screened Enclosures Coverage Surcharge x Hurricane Deductible Factor.**

\*For Year Built 2002 and newer, the Year Built Factor = .50.

Limit	ACV Surcharge	RC Surcharge	Limit	ACV Surcharge	RC Surcharge
\$10,000	10%	11.4%	\$35,000	35%	39.9%
\$15,000	15%	17.1%	\$40,000	40%	45.6%
\$20,000	20%	22.8%	\$45,000	45%	51.3%
\$25,000	25%	34.2%	\$50,000	50%	57.0%
\$30,000	30%	39.9%			

**K. SINKHOLE COVERAGE (CSH FL SLC)**

The base policy covers Catastrophic Ground Cover Collapse as defined by Florida Statute 627.706. Sinkhole Coverage is excluded in the base policy, but may be purchased for an additional premium. The Sinkhole Deductible is **10%** of the Coverage A – Dwelling Amount. The Sinkhole Deductible factor is **0.90**. Applicable to **HO3 only**.

Premium calculation is as follows:

**Terr Rel x NHR base x AoI factor x Territory Sinkhole Surcharge x Sinkhole deductible factor.**

Territory	Surcharge	Territory	Surcharge	Territory	Surcharge
127	4%	442	2%	481	11%
128	104%	456	6%	490	6%
129	40%	457	3%	500	5%
131	2%	458	92%	510	4%
133	2%	459	89%	511	3%
134	2%	460	2%	520	8%
145	3%	461	2%	521	40%
146	2%	463	2%	522	72%
180	2%	464	2%	523	2%
181	2%	470	66%	524	24%
310	2%	471	32%	525	5%
360	2%	472	29%	527	22%
391	2%	473	32%	528	5%
441	2%	480	14%	All Other	1%

**L. UNIT-OWNERS RENTAL TO OTHERS (CSH URO)**

Provides Section I and Section II coverages when a condominium unit is rented or held for rental to others. Theft coverage is limited by this endorsement while the unit is rented. Applicable to **HO6** only.

1. Long-Term Rental - for units rented on a yearly or monthly basis.
2. Short-Term Rental - for units rented on a weekly basis.

Premium calculation is as follows.

**Long-Term: 25% of Terr Rel x NHR base.**

**Short-Term: 25% of Terr Rel x NHR base + \$50.**

**M. PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT (CSH FL PPR)**

Provides replacement cost loss settlement on Coverage C. Premium calculation is as follows:

**(X% of Terr Rel x NHR base x AoI factor x PC factor x Age of Home factor x (0.95 + (.05\*(1-WLMC Factor)))) +**

**(X% of Terr Rel x HUR base x AoI factor x Construction factor x Year Built factor x (1-WLMC Factor))), where**

**X= 10% for HO3, 30% for HO4 and HO6.**

**N. SPECIAL PERSONAL PROPERTY COVERAGE (CSH FL SPC)**

Provides all risk coverage on contents. Premium calculation is as follows:

**(X% of Terr Rel x NHR base x AOI factor x PC factor x Age of Home factor x (0.95 + (.05\*(1-WLMC Factor)))) +**

**(X% of Terr Rel x HUR base x AoI factor x Construction factor x Year Built factor\* x (1-WLMC Factor))), where**

**X= 10% for HO3, 20% for HO4 and HO6.**

**\*For Year Built 2002 and newer, the Year Built Factor = .50.**

**O. INCREASED SPECIAL LIMITS OF LIABILITY (HO 04 65)**

The special limits of liability in the policy for jewelry, watches, furs (\$1,000) and silverware, goldware, pewterware (\$2,500) may be increased as follows:

Jewelry, Watches and Furs: Limit of liability may be increased to a maximum of \$5,000, but not to exceed \$1,000 for any one article, at a charge of \$18 per \$1,000 of additional coverage.

Silverware, Goldware and Pewterware: Limit of liability may be increased to a maximum of \$10,000, at a charge of \$6.50 per \$1,000 of additional coverage.

**P. PERSONAL PROPERTY AT OTHER RESIDENCES (HO 04 50)**

Provides increased coverage limit on personal property kept away from the residence premises. The **HO4** policy limits this coverage to 10% of Coverage C or \$1,000, whichever is greater. Coverage may be increased in increments of \$1,000 at a rate of \$2 for each \$1,000 of coverage. Applicable to **HO4 only**. Premium calculation is as follows:

**(Terr Rel x NHR base/(Terr Rel x NHR base + Terr Rel x HUR base) x Increased Limit/\$1000 x \$2)**  
**+**

**(Terr Rel x HUR base/(Terr Rel x NHR base + Terr Rel x HUR base) x Increased Limit/\$1000 x \$2).**

**Q. SCHEDULED PERSONAL PROPERTY (CSH FL SPP)**

Scheduled coverage may be purchased for the following classes of property. Breakage coverage is limited on fine arts/antiques.

<b>Property Description</b>	<b>Rate/\$100</b>
Antiques	0.90
Bicycles	9.35
Camera/Projection Equipment (Non-professional)	1.52
Coins	1.80
Fine Art	0.50
Fine Art - With Breakage	1.00
Furs	0.40
Golfer's Equipment	1.40
Guns - Collectible	1.50
Guns - Fired	3.00
Jewelry	2.00
Miscellaneous Personal Property	1.00
Musical Instruments (Non-professional)	0.60
Other Sports Equipment	2.00
Silverware	0.45
Stamps	0.80

**R. ANIMAL LIABILITY ENDORSEMENT (CSH DL)**

This endorsement may be added at the option of the insured for an additional premium of **\$25**. Endorsement provides that **\$50,000** Coverage E (Personal Liability) and Coverage F (Medical Payments) applies to bodily injury or property damage caused by animals owned by the insured, provided the animals are not prohibited by our guidelines (see ineligible list). This endorsement also provides Medical Payments coverage at the same limit as chosen for regular liability coverage.

**S. PERSONAL INJURY COVERAGE (HO 24 83)**

Personal Injury coverage provides liability coverage for personal injury to others for offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, and wrongful eviction or wrongful entry. This coverage may be added for an additional premium of **\$15**.

**T. HOME COMPUTER COVERAGE (CSH FL HC)**

This endorsement provides coverage for computers and related equipment against additional risks of physical loss subject to certain exclusions. In addition, this endorsement permits business use of a personal computer. This coverage is available to a maximum limit of **\$20,000**, and may be added for an additional premium of **\$6 per \$1,000**.

**U. GOLF CART PHYSICAL DAMAGE AND LIABILITY COVERAGE (CSH FL GC)**

This endorsement extends Section I and II coverages to losses arising from the ownership and operation of a golf cart. Coverage does not apply when the golf cart is: 1) used to carry persons for a charge; 2) used for business purposes; 3) rented to others; 4) being used outside the boundaries of a retirement community or limited access community unless being used for golfing purposes or traveling to or from a golf course.

**Option 1:** For an additional premium of **\$75 for 1 golf cart / \$50 for each additional**, special limits of liability are provided as follows.

Coverage C – Personal Property	\$ 5,000
Coverage E – Personal Liability	\$50,000
Coverage F – Medical Payments to Others	\$ 5,000

**Option 2:** For an additional premium of **\$100 for 1 golf cart / \$70 for each additional**, special limits of liability are provided as follows.

Coverage C – Personal Property	\$ 5,000
Coverage E – Personal Liability	\$100,000/300,000/100,000
Coverage F – Medical Payments to Others	\$ 5,000

The limits of liability shown above replace the limits of liability shown on the declarations page for any and all covered losses resulting from the operation of a golf cart.

**V. EQUIPMENT BREAKDOWN COVERAGE (CSH FL EB)**

1. Equipment Breakdown Coverage is not automatically included, but will be provided by endorsement for additional premium upon request. Applicable to **HO3 & HO6 only**.

- a. Coverage is subject to a \$100,000 per Occurrence Limit of Liability, additional sub-limits are imposed within the form.
- b. Coverage is subject to a \$500 per Occurrence Deductible.

2. **Equipment Breakdown** means:

- a. Physical loss or damage both originating within:
  - (1) Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding:
    - (a) Waste disposal piping;
    - (b) Any piping forming part of a fire protective system; and
    - (c) Any water piping other than:
      - (i) Boiler feed water piping between the feed pump and the boiler;
      - (ii) Boiler condensate return piping; or
      - (iii) Water piping forming part of a refrigerating or air conditioning system used for cooling, humidifying or space heating purposes.
  - (2) All mechanical, electrical, electronic or fiber optic equipment; and
- b. Physical loss or damage caused by:
  - (1) Mechanical breakdown;
  - (2) Electrical or electronic breakdown; or
  - (3) Rupture, bursting, bulging, implosion, or steam explosion.

3. **Premium**

This coverage may be added for an additional premium of **\$50**.

Use Endorsement **CSH FL EB** – Equipment Breakdown Enhancement Endorsement.

**W. SERVICE LINE COVERAGE (CSH SL)**

This optional endorsement provides coverage for underground piping or wiring that provides utility services to the dwelling. Covered perils include wear and tear, rust, corrosion, decay, deterioration, collapse, electrical and mechanical pressure systems breakdown, and freeze. This coverage is subject to a 90-day waiting period from the inception date of the endorsement and includes a \$10,000 per Occurrence Limit of Liability with a \$500 per Occurrence Deductible. The annual premium for this additional coverage is \$22. Applicable to **HO3 only**.

**X. IDENTITY FRAUD EXPENSE COVERAGE (CSH FL IDF)**

1. The policy may be endorsed to provide coverage for expenses incurred by an insured as the direct result of any one identity fraud first discovered or which reasonably should have been discovered by the insured on or after the effective date of the endorsement and during the policy period.
2. Covered expenses include:
  - a. Costs for notarizing affidavits or similar documents attesting to fraud required by financial institutions or similar credit grantors or credit agencies;
  - b. Costs for certified mail to law enforcement agencies, credit agencies, financial institutions or similar credit grantors;
  - c. Lost income resulting from time taken off work to complete fraud affidavits, meet with or talk to law enforcement agencies, credit agencies and/or legal counsel, subject to a limit of \$200 a day up to a \$5,000 total limit for lost income.
  - d. Loan application fees for re-applying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information;
  - e. Reasonable attorney fees incurred as a result of identity fraud to:
    - (1) Defend lawsuits brought against an insured by merchants, financial institutions or their collection agencies;
    - (2) Remove any criminal or civil judgments wrongly entered against an insured; and
    - (3) Challenge the accuracy or completeness of any information in a consumer credit report;
  - f. Charges incurred for long distance telephone calls to merchants, law enforcement agencies, financial institutions or similar credit grantors or credit agencies to report or discuss an actual identity fraud.
3. Coverage is subject to an aggregate limit of \$15,000 for expenses incurred by an insured as the direct result of any one identity fraud first discovered or which reasonably should have been discovered by the insured on or after the effective date of the endorsement and during the policy period.
4. Exclusions include:
  - a. Loss arising out of or in connection with a business;
  - b. Expenses incurred due to any fraudulent, dishonest or criminal act by an insured or any person aiding or abetting an insured or by any authorized representative of an insured, whether acting alone or in collusion with others;
  - c. Loss other than expenses;
  - d. Loss for credit card, fund transfer card, forgery, counterfeit money or fund transfer or access device;
  - e. Loss caused when an occupant of the residence premises or a blood relative of the insured has committed the identity fraud;
  - f. Loss caused when a residence employee has committed the identity fraud.
5. **Deductible**  
A \$250 deductible per occurrence applies.
6. **Premium**  
The annual premium for this additional coverage is **\$25.00**.  
Use Endorsement **CSH FL IDF** – Identity Fraud Expense Coverage.

**Y. STAR PACKAGES (CSH FL SP, CSH FL SAP)**

Coverage included in the optional Star Packages cannot be altered or duplicated. To qualify for this coverage, an insured must be claims free for the last three years (Act of God claims excluded). The applicable factor applies to both the hurricane and non-hurricane premium. Applicable to **HO3 only**.

**1. Star Package(HO3 only)**

- a. Homes must have a minimum Coverage A of \$150,000.
- b. This package includes:
  - i. Personal Property Replacement Cost
  - ii. 25% of Coverage A for Ordinance or Law Coverage
  - iii. \$5,000 Water Backup/Sump Pump Overflow Coverage
  - iv. Personal Injury Coverage
  - v. 50% Coverage C limit
  - vi. \$5,000 Loss Assessment Coverage
  - vii. \$1,000 limit for Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
  - viii. \$250 for Lock Replacement Coverage
  - ix. \$750 limit for Fire Department Service Charge
  - x. \$3,000 limit (\$1,500 limit per item) for loss by theft of Jewelry, Watches, Furs, Precious and Semi-precious Stones

**2. Star Advantage Package(HO3 only)**

- a. Homes must have a minimum Coverage A of \$200,000.
- b. This package includes:
  - i. Personal Property Replacement Cost
  - ii. 20% of Coverage A for Increased Replacement Cost
  - iii. \$5,000 Water Backup/Sump Pump Overflow Coverage
  - iv. 25% of Coverage A for Ordinance or Law Coverage
  - v. Special Personal Property Coverage
  - vi. Personal Injury Coverage
  - vii. 75% Coverage C limit
  - viii. \$10,000 Loss Assessment Coverage
  - ix. \$2,000 limit for Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
  - x. \$500 for Lock Replacement Coverage
  - xi. \$1,000 limit for Fire Department Service Charge
  - xii. Increased Special Limits:
    - 1) \$5,000 limit (\$2,500 limit per item) on Jewelry, Watches, Furs, Precious and Semi-precious Stones
    - 2) \$300 on money, bank notes, gold, etc.
    - 3) \$2,500 on securities, deeds, letters of credit, etc.
    - 4) \$3,500 on firearms
    - 5) \$4,000 on silverware, pewterware, tea sets, etc.
    - 6) \$3,000 on business property on the residence premises
    - 7) \$750 on business property away from the residence premises

Premium calculation is as follows:

**(X% of Terr Rel x NHR base x AoI factor x PC factor x Age of Home factor x (0.95 + (.05(1-WLMC Factor)))) + (X% of Terr Rel x HUR base x AoI factor x Construction factor x Year Built factor\* x (1-WLMC Factor)), where**

X= 15% for Star Package, 35% for Star Advantage.

\*For Year Built 2002 and newer, the Year Built Factor = .50.



**AA. ROOF SURFACING PAYMENT SCHEDULE ENDORSEMENT (CSH RSPS)**

The policy provides settlement for building losses on a repair or replacement cost basis, subject to certain conditions. At the option of the insured, the policy may be endorsed to provide loss settlement exclusively based on the payment schedule in the Roof Surfacing Payment Schedule Endorsement for damage to roof surfacing caused by the perils of Windstorm or Hail. Applicable to **HO-3** only.

The Roof Surfacing Payment Credits apply to the entire wind/hail premium. The credits will apply to the entire calculated hurricane premium plus twenty-five percent (25%) of the non-hurricane premium for non-hurricane wind/hail coverage. Therefore, the Roof Surfacing Payment Credits shown in the following table applies to **25%** of the non-hurricane premium. The credit discount factor is calculated as follows:

$$0.75 + .25 * (\text{Roof Surfacing Payment Credit})$$

**Example:** If Roof Surfacing Payment Credit in the table is 0.9, the applicable credit discount factor is  $0.75 + .25 \times (0.9) = 0.975$

Roof Surfacing Payment Schedule Credits						
Age of Roof in Years	Composition Shingle	Metal	Clay or Concrete Tile	Wood Shake/Shingle	Tar/Gravel	All other Roof Surface Material Types
Less than 1	1.00	1.00	1.00	1.00	1.00	1.00
1 to less than 2	0.99	1.00	1.00	1.00	0.99	0.99
2 to less than 3	0.98	1.00	0.99	0.99	0.98	0.98
3 to less than 4	0.97	0.99	0.99	0.99	0.97	0.97
4 to less than 5	0.96	0.99	0.98	0.98	0.96	0.96
5 to less than 6	0.96	0.99	0.98	0.98	0.96	0.96
6 to less than 7	0.95	0.99	0.97	0.97	0.95	0.95
7 to less than 8	0.94	0.98	0.97	0.97	0.94	0.94
8 to less than 9	0.93	0.98	0.96	0.96	0.93	0.93
9 to less than 10	0.92	0.98	0.96	0.96	0.92	0.92
10 to less than 11	0.91	0.98	0.96	0.96	0.91	0.91
11 to less than 12	0.90	0.98	0.95	0.95	0.90	0.90
12 to less than 13	0.89	0.97	0.95	0.95	0.89	0.89
13 to less than 14	0.88	0.97	0.94	0.94	0.88	0.88
14 to less than 15	0.88	0.97	0.94	0.94	0.88	0.88
15 to less than 16	0.87	0.97	0.93	0.93	0.87	0.87
16 to less than 17	0.86	0.96	0.93	0.93	0.86	0.86
17 to less than 18	0.85	0.96	0.92	0.92	0.85	0.85
18 to less than 19	0.84	0.96	0.92	0.92	0.84	0.84
19 to less than 20	0.83	0.96	0.92	0.92	0.83	0.83
20 to less than 21	0.83	0.96	0.91	0.91	0.83	0.83
21 to less than 22	0.83	0.95	0.91	0.91	0.83	0.83
22 to less than 23	0.83	0.95	0.90	0.90	0.83	0.83
23 to less than 24	0.83	0.95	0.90	0.90	0.83	0.83
24 to less than 25	0.83	0.95	0.89	0.89	0.83	0.83
25 to less than 26	0.83	0.94	0.89	0.89	0.83	0.83
26 to less than 27	0.83	0.94	0.88	0.88	0.83	0.83
27 to less than 28	0.83	0.94	0.88	0.88	0.83	0.83
28 to less than 29	0.83	0.94	0.88	0.88	0.83	0.83
29 to less than 30	0.83	0.94	0.87	0.87	0.83	0.83
30 or Over	0.83	0.93	0.87	0.87	0.83	0.83

**VI. ADDITIONAL FEES****A. EMERGENCY MANAGEMENT PREPAREDNESS / ASSISTANCE TRUST FUND SURCHARGE**

An annual surcharge of **\$2** will be applied on every policy.

**B. MGA FEE**

A fully earned Managing General Agency fee of **\$25** applies annually.

**C. NON-SUFFICIENT FUNDS (NSF) FEE**

A **\$15** service charge applies to policies paid by check or draft and returned by the bank.

**VII. DIRECT BILL PAYMENT**

- A.** In addition to payment in full, Centauri offers the following payment alternatives. To affect coverage, payment must be received for the specified down payment premium percentage plus one hundred percent (100%) of the MGA fee, and, if applicable, one hundred percent (100%) of all assessments imposed by law.
- B.** An installment service fee of three dollars (**\$3**) is imposed on all installments.
- 1.** 2-Pay Plan – 60% of premium plus MGA fee, and all assessments is required to affect coverage with one (1) additional installment. The billing due date is 180 days from the inception date of the policy.
  - 2.** 4-Pay Plan - 40% of premium plus MGA fee, and all assessments is required to affect coverage with three (3) equal installments. The billing due dates will be 90 days, 180 days and 270 days from the inception date of the policy.
  - 3.** 8-Pay Plan - 30% of premium plus MGA fee, and all assessments is required to affect coverage with seven (7) equal installments due monthly from the inception date of the policy.
- C.** No service fee will be due on full pay policies or the down payment installment.

**RATING WORKSHEET**

Rating Variables	Products	NHR	HUR	TOTAL
Statewide Base Rate	ALL	\$	\$	
Territory Factor	ALL	X	X	
Coverage A Limit - Amount of Insurance (incl Cov C for HO6)	HO3, HO6	X	X	
Coverage C Limit - Contents (incl w/ Cov A for HO6)	HO4	X	X	
Protection Class/Construction	ALL	X	X	
Age of Dwelling / Year Built	ALL	X	X	
Age of Roof	HO3		X	
Building Code Effectiveness Grade	ALL	X	X	
Accredited Builder discount	ALL	X		
Secured Community/Building discount	ALL	X		
Companion Policy Discount	ALL	X		
Senior/Retiree discount	ALL	X		
Protective Device Discount-Fire	ALL	X		
Protective Device Discount-Sprinkler*	ALL	X		
Protective Device Discount-Burglar (pick one)	ALL	X		
New Business & Renewal Business Tier	HO3, HO6	X		
Financial Responsibility Discount	HO4	X		
Hardiplank Siding Discount	ALL	X		
Windstorm Loss Mitigation Premium credit	ALL	X	X	
Roof Surfacing Payment Schedule Endorsement	HO3	X	X	
Flat Tile Roof Discount	HO3		X	
Wood Burning Stove surcharge	ALL	X		
Secondary / Seasonal Surcharge	HO3, HO6	X		
<b>Discount Capping Adjustment, if applicable</b> (Sprinkler discount is not subject to capping)	<b>ALL</b>	<b>X</b>	<b>X</b>	
Hurricane and Non-Hurricane Deductibles	ALL	X	X	
Roof Deductible	HO3	X		
Coverage B Limit - Other Structures	HO3	X	X	
Coverage C Limit - Contents (incl w/ Cov A for HO6)	HO3	X	X	
Windstorm and Hail Exclusion	ALL	X	X	
Water Damage Exclusion	ALL	X	X	
Limited Water Damage Coverage	ALL	X	X	
<b>ADJUSTED BASE PREMIUMS</b>	<b>ALL</b>	<b>=</b>	<b>=</b>	
<b>Coverage Endorsements</b>				
Increased Replacement Cost on Dwelling	HO3	+	+	
Ordinance or Law	HO3, HO6	+	+	
Sinkhole Coverage	HO3	+		
Personal Property Replacement Cost Coverage	ALL	+	+	
Special Personal Property Coverage	ALL	+	+	
Limited Fungi, Wet or Dry Rot or Bacteria Coverage	ALL	+		
Loss Assessment Coverage	HO3, HO6	+		
Water Backup/Sump Pump Coverage	ALL	+		
Increased Section II Limits – Liability	ALL	+		
Increased Section II Limits – Medical	ALL	+		
Increased Special Limits of Liability	ALL	+		
Personal Property - Scheduled	ALL	+		
Animal Liability Coverage	ALL	+		
Personal Injury Coverage	ALL	+		
Home Computer Coverage	ALL	+		
Unit-Owners Rental to Others	HO6	+		
Golf Cart Coverage	ALL	+		
Screened Enclosures and Carports Coverage	HO3		+	
Increased Limit On Personal Property In Other Residences	HO4	+		
Equipment Breakdown	HO3, HO6	+		
Identity Fraud Expense Coverage	ALL	+		
Star Package	HO3	+		
Service Line Endorsement	HO3	+		
<b>TOTAL PREMIUM</b>	<b>ALL</b>	<b>=</b>	<b>=</b>	
MGA Fee	ALL			+
Emergency Management Preparedness and Assistance Trust Fund Surcharge	ALL			+
<b>FINAL PREMIUM + FEES</b>	<b>ALL</b>			<b>=</b>

**BASE RATES & TERRITORY FACTORS**

Base Rates:			\$203	\$4,370	\$137	\$360	\$85	\$1,153
NHR Terr #	HUR Terr #	County	H03 NHR	H03 HUR	H04 NHR	H04 HUR	H06 NHR	H06 HUR
50	50A	Monroe	2.142	1.625	1.000	1.000	1.283	1.618
50	50B	Monroe	2.142	1.026	1.000	1.003	1.283	0.917
70	70A	Monroe	2.738	2.981	0.956	0.918	1.812	1.882
100	100A	Martin	3.904	1.091	1.154	0.571	2.23	0.959
100	100B	Martin	3.904	0.973	1.154	0.527	2.23	0.721
120	120A	Escambia	1.425	0.654	1.015	0.555	1.586	0.653
120	120B	Escambia	1.425	0.683	1.015	0.562	1.586	0.894
120	120C	Escambia	1.425	0.584	1.015	0.539	1.586	0.424
120	120D	Escambia	1.425	0.553	1.015	0.454	1.586	0.438
121	121A	Santa Rosa	1.644	0.758	0.926	0.571	1.283	1.071
121	121B	Santa Rosa	1.644	0.668	0.926	0.590	1.283	0.608
121	121C	Santa Rosa	1.644	0.413	0.926	0.470	1.283	0.22
122	122A	Okaloosa	2.007	0.728	0.846	0.634	1.059	0.578
122	122B	Okaloosa	2.007	0.534	0.846	0.527	1.059	0.533
123	123A	Walton	1.442	0.858	0.985	0.587	1.327	0.837
123	123B	Walton	1.442	0.846	0.985	0.527	1.327	0.538
123	123C	Walton	1.442	0.525	0.985	0.438	1.327	0.395
123	123D	Walton	1.442	0.263	0.985	0.473	1.327	0.265
124	124A	Bay	1.517	0.45	0.941	0.479	1.219	0.361
124	124B	Bay	1.517	0.338	0.941	0.438	1.219	0.299
125	125A	Franklin	2.011	0.731	0.949	0.558	2.47	0.702
125	125B	Franklin	2.011	0.714	0.949	0.549	2.47	0.615
125	125C	Franklin	2.011	0.408	0.949	0.476	2.47	0.451
126	126A	Jefferson	1.97	0.28	0.949	0.338	1.74	0.181
127	127A	Dixie	1.637	0.845	0.956	0.379	1.418	0.61
127	127B	Dixie	1.637	0.598	0.956	0.372	1.418	0.395
128	128A	Citrus	1.861	0.688	1.051	0.347	1.604	0.415
128	128B	Citrus	1.861	0.594	1.051	0.347	1.604	0.383
128	128C	Citrus	1.861	0.601	1.051	0.347	1.604	0.352
128	128D	Citrus	1.861	0.608	1.051	0.347	1.604	0.366
129	129A	Pasco	3.654	0.596	1.059	0.394	2.542	0.517
129	129B	Pasco	3.654	0.605	1.059	0.407	2.542	0.405
130	130A	Manatee	1.189	1.24	1.029	0.562	1.416	1.832
130	130B	Manatee	1.189	0.876	1.029	0.543	1.416	1.073
130	130C	Manatee	1.189	0.703	1.029	0.448	1.416	0.522
131	131A	Sarasota	1.251	0.768	0.757	0.505	1.726	0.77
131	131B	Sarasota	1.251	0.983	0.757	0.486	1.726	0.699
131	131C	Sarasota	1.251	0.769	0.757	0.483	1.726	0.59
131	131D	Sarasota	1.251	0.712	0.757	0.407	1.726	0.518
132	132A	Charlotte	1.544	1.057	0.846	0.562	1.127	0.856
132	132B	Charlotte	1.544	0.932	0.846	0.454	1.127	0.673
132	132C	Charlotte	1.544	1.08	0.846	0.445	1.127	0.682
133	133A	Lee	1.963	1.404	0.875	0.612	1.442	1.825
133	133B	Lee	1.963	1.676	0.875	0.593	1.442	1.29
133	133C	Lee	1.963	1.301	0.875	0.580	1.442	1.345
133	133D	Lee	1.963	1.063	0.875	0.562	1.442	0.958

Base Rates:			\$203	\$4,370	\$137	\$360	\$85	\$1,153
NHR Terr #	HUR Terr #	County	HO3 NHR	HO3 HUR	HO4 NHR	HO4 HUR	HO6 NHR	HO6 HUR
133	133E	Lee	1.963	1.203	0.875	0.514	1.442	0.657
133	133F	Lee	1.963	1.08	0.875	0.470	1.442	0.662
134	134A	Collier	2.345	2.194	1.007	0.593	1.565	2.103
134	134B	Collier	2.345	1.483	1.007	0.587	1.565	1.324
134	134C	Collier	2.345	1.798	1.007	0.580	1.565	1.134
134	134D	Collier	2.345	1.284	1.007	0.562	1.565	0.953
141	141A	St Lucie	2.795	0.806	1.015	0.527	1.954	1.166
141	141B	St Lucie	2.795	0.826	1.015	0.442	1.954	0.688
142	142A	Indian River	3.191	0.795	1.015	0.536	2.13	0.637
142	142B	Indian River	3.191	0.939	1.015	0.492	2.13	0.631
143	143A	Brevard	2.954	0.907	0.904	0.615	2.353	0.938
143	143B	Brevard	2.954	0.658	0.904	0.552	2.353	0.586
143	143C	Brevard	2.954	0.649	0.904	0.483	2.353	0.569
144	144A	Brevard	2.957	0.757	0.919	0.457	2.768	0.627
144	144B	Brevard	2.957	0.571	0.919	0.394	2.768	0.492
144	144C	Brevard	2.957	0.625	0.919	0.394	2.768	0.51
145	145A	Volusia	3.318	0.8	0.971	0.394	1.889	0.319
145	145B	Volusia	3.318	0.983	0.971	0.467	1.889	0.505
146	146A	Flagler/St Johns	3.256	0.789	0.890	0.287	1.756	0.299
146	146B	Flagler/St Johns	3.256	0.33	0.890	0.256	1.756	0.188
146	146C	Flagler/St Johns	3.256	0.513	0.890	0.268	1.756	0.289
146	146D	Flagler/St Johns	3.256	0.287	0.890	0.259	1.756	0.178
146	146E	Flagler/St Johns	3.256	0.415	0.890	0.268	1.756	0.142
147	147A	Nassau	2.356	0.399	0.978	0.252	1.542	0.148
147	147B	Nassau	2.356	0.243	0.978	0.243	1.542	0.132
150	150A	Glades	2.458	1.201	1.007	0.382	1.527	0.592
150	150B	Glades	2.458	1.147	1.007	0.315	1.527	0.509
180	180A	Martin	2.846	1.168	1.044	0.808	2.383	2.029
180	180B	Martin	2.846	1.24	1.044	0.801	2.383	1.332
180	180C	Martin	2.846	1.21	1.044	0.808	2.383	1.016
181	181A	St Lucie	3.365	1.054	1.037	0.763	1.852	1.734
181	181B	St Lucie	3.365	1.267	1.037	0.738	1.852	1.226
181	181C	St Lucie	3.365	0.834	1.037	0.621	1.852	0.861
181	181D	St Lucie	3.365	0.812	1.037	0.593	1.852	0.544
182	182A	Indian River	3.051	0.858	0.978	0.669	2.38	1.476
182	182B	Indian River	3.051	0.838	0.978	0.612	2.38	0.925
310	310A	Dade	6.302	2.162	1.404	0.931	4.798	1.962
310	310B	Dade	6.302	1.598	1.404	0.956	4.798	1.209
310	310C	Dade	6.302	1.933	1.404	0.924	4.798	1.464
310	310D	Dade	6.302	1.342	1.404	0.902	4.798	1.023
310	310E	Dade	6.302	1.594	1.404	0.902	4.798	0.998
310	310F	Dade	6.302	1.27	1.404	0.924	4.798	0.954
310	310G	Dade	6.302	1.172	1.404	0.845	4.798	0.952
310	310H	Dade	6.302	1.04	1.404	0.792	4.798	0.962
310	310I	Dade	6.302	1.512	1.404	0.801	4.798	1.425
310	310J	Dade	6.302	1.202	1.404	0.779	4.798	1.131

Base Rates:			\$203	\$4,370	\$137	\$360	\$85	\$1,153
NHR Terr #	HUR Terr #	County	HO3 NHR	HO3 HUR	HO4 NHR	HO4 HUR	HO6 NHR	HO6 HUR
320	320A	Dade	7.617	1.393	1.434	0.823	5.044	1.167
320	320B	Dade	7.617	1.126	1.434	0.757	5.044	0.901
320	320C	Dade	7.617	1.159	1.434	0.722	5.044	0.882
340	340A	Dade	8.128	1.131	1.618	0.814	5.242	1.021
340	340B	Dade	8.128	1.051	1.618	0.770	5.242	0.925
340	340C	Dade	8.128	1.02	1.618	0.697	5.242	0.882
350	350A	Broward	7.07	1.16	1.309	0.792	5.149	1.216
350	350B	Broward	7.07	1.301	1.309	0.792	5.149	1.058
350	350C	Broward	7.07	0.869	1.309	0.776	5.149	1.003
360	360A	Broward	6.953	1.395	1.397	0.931	4.568	1.762
360	360B	Broward	6.953	1.538	1.397	0.972	4.568	1.203
360	360C	Broward	6.953	1.468	1.397	0.918	4.568	1.6
360	360D	Broward	6.953	1.131	1.397	0.918	4.568	1.354
360	360E	Broward	6.953	1.087	1.397	0.877	4.568	1.125
361	361A	Palm Beach	3.819	1.408	1.294	1.069	2.649	1.479
361	361B	Palm Beach	3.819	1.395	1.294	1.114	2.649	1.052
361	361C	Palm Beach	3.819	1.091	1.294	1.060	2.649	0.947
361	361D	Palm Beach	3.819	1.025	1.294	0.987	2.649	0.846
370	370A	Broward	7.861	1.461	1.221	0.584	4.534	1.174
370	370B	Broward	7.861	0.964	1.221	0.590	4.534	0.805
380	380A	Palm Beach	4.257	0.795	1.162	0.773	2.69	0.704
380	380B	Palm Beach	4.257	0.954	1.162	0.732	2.69	0.842
380	380C	Palm Beach	4.257	0.828	1.162	0.681	2.69	0.733
381	381A	Palm Beach	3.273	0.6	1.110	0.587	2.697	0.639
381	381B	Palm Beach	3.273	0.63	1.110	0.558	2.697	0.618
381	381C	Palm Beach	3.273	0.59	1.110	0.584	2.697	0.6
390	390A	Duval	2.018	0.222	1.162	0.164	1.285	0.073
390	390B	Duval	2.018	0.169	1.162	0.167	1.285	0.061
390	390C	Duval	2.018	0.163	1.162	0.202	1.285	0.064
391	391A	Duval	2.488	0.168	1.199	0.164	1.457	0.063
391	391B	Duval	2.488	0.133	1.199	0.158	1.457	0.061
410	410A	Duval	1.883	0.55	1.074	0.334	1.418	0.164
410	410B	Duval	1.883	0.395	1.074	0.265	1.418	0.136
420	420A	Pinellas	3.501	1.623	1.022	0.543	2.61	0.987
420	420B	Pinellas	3.501	1.231	1.022	0.527	2.61	0.833
430	430A	Escambia	1.551	0.42	1.081	0.372	1.769	0.39
430	430B	Escambia	1.551	0.303	1.081	0.379	1.769	0.306
430	430C	Escambia	1.551	0.225	1.081	0.394	1.769	0.252
440	440A	Brevard	3.61	0.542	1.037	0.293	2.063	0.324
441	441A	Brevard	3.215	0.507	0.971	0.306	2.493	0.455
442	442A	Volusia	3.934	0.719	0.897	0.287	2.176	0.334
442	442B	Volusia	3.934	0.613	0.897	0.278	2.176	0.367
442	442C	Volusia	3.934	0.543	0.897	0.274	2.176	0.283
442	442D	Volusia	3.934	0.554	0.897	0.268	2.176	0.245
442	442E	Volusia	3.934	0.41	0.897	0.268	2.176	0.163
450	450A	Flagler/St Johns	3.89	0.286	0.904	0.240	2.132	0.141
451	451A	Santa Rosa	1.616	0.391	0.971	0.284	1.548	0.3
451	451B	Santa Rosa	1.616	0.243	0.971	0.325	1.548	0.24

Base Rates:			\$203	\$4,370	\$137	\$360	\$85	\$1,153
NHR Terr #	HUR Terr #	County	HO3 NHR	HO3 HUR	HO4 NHR	HO4 HUR	HO6 NHR	HO6 HUR
452	452A	Okaloosa	1.688	0.234	0.971	0.290	1.46	0.325
452	452B	Okaloosa	1.688	0.163	0.971	0.331	1.46	0.261
453	453A	Walton	1.555	0.33	0.993	0.252	1.548	0.261
454	454A	Bay	1.469	0.312	0.978	0.334	1.523	0.336
454	454B	Bay	1.469	0.221	0.978	0.315	1.523	0.245
455	455A	Gulf	1.507	0.2	1.000	0.363	1.548	0.245
456	456A	Taylor	2.406	0.209	1.044	0.306	1.624	0.275
456	456B	Taylor	2.406	0.181	1.044	0.230	1.624	0.211
457	457A	Dixie	1.538	0.439	0.993	0.293	1.469	0.343
457	457B	Dixie	1.538	0.307	0.993	0.259	1.469	0.251
458	458A	Citrus	1.43	0.494	0.985	0.240	1.492	0.334
458	458B	Citrus	1.43	0.459	0.985	0.224	1.492	0.305
458	458C	Citrus	1.43	0.42	0.985	0.202	1.492	0.28
459	459A	Pasco	3.91	0.447	0.971	0.246	2.31	0.298
459	459B	Pasco	3.91	0.434	0.971	0.218	2.31	0.261
459	459C	Pasco	3.91	0.428	0.971	0.202	2.31	0.275
459	459D	Pasco	3.91	0.453	0.971	0.208	2.31	0.222
460	460A	Manatee	1.213	0.581	1.022	0.315	1.618	0.378
460	460B	Manatee	1.213	0.672	1.022	0.312	1.618	0.518
461	461A	Sarasota	1.55	0.712	1.081	0.319	1.509	0.341
461	461B	Sarasota	1.55	0.598	1.081	0.309	1.509	0.303
462	462A	Charlotte	1.648	0.842	0.985	0.385	1.556	0.433
463	463A	Lee	2.497	1.099	1.066	0.397	1.5	0.559
463	463B	Lee	2.497	1.173	1.066	0.397	1.5	0.786
463	463C	Lee	2.497	1.08	1.066	0.334	1.5	0.637
463	463D	Lee	2.497	1.001	1.066	0.350	1.5	0.493
464	464A	Collier	2.735	1.351	1.022	0.631	1.732	0.988
464	464B	Collier	2.735	1.086	1.022	0.514	1.732	0.861
464	464C	Collier	2.735	1.009	1.022	0.483	1.732	0.527
465	465A	DeSoto	1.603	0.538	1.044	0.271	1.828	0.327
465	465B	DeSoto	1.603	0.421	1.044	0.300	1.828	0.247
466	466A	Highlands	3.448	0.648	1.037	0.246	2.069	0.307
466	466B	Highlands	3.448	0.529	1.037	0.252	2.069	0.223
470	470A	Hillsborough	4.072	0.73	1.103	0.315	3.509	0.405
470	470B	Hillsborough	4.072	0.477	1.103	0.290	3.509	0.33
470	470C	Hillsborough	4.072	0.45	1.103	0.284	3.509	0.294
471	471A	Hillsborough	3.415	0.48	1.110	0.284	1.955	0.188
471	471B	Hillsborough	3.415	0.569	1.110	0.274	1.955	0.249
471	471C	Hillsborough	3.415	0.485	1.110	0.268	1.955	0.237
472	472A	Hillsborough	3.409	0.945	1.397	0.344	2.595	0.571
472	472B	Hillsborough	3.409	0.547	1.397	0.334	2.595	0.422
472	472C	Hillsborough	3.409	0.781	1.397	0.284	2.595	0.385
473	473A	Hillsborough	3.428	0.324	1.184	0.246	2.166	0.231
473	473B	Hillsborough	3.428	0.312	1.184	0.246	2.166	0.191
473	473C	Hillsborough	3.428	0.417	1.184	0.256	2.166	0.235
480	480A	Pinellas	3.531	0.925	0.897	0.473	2.638	0.63
480	480B	Pinellas	3.531	0.996	0.897	0.498	2.638	0.993
480	480C	Pinellas	3.531	1.061	0.897	0.498	2.638	0.748
480	480D	Pinellas	3.531	0.907	0.897	0.464	2.638	0.698

Base Rates:			\$203	\$4,370	\$137	\$360	\$85	\$1,153
NHR Terr #	HUR Terr #	County	HO3 NHR	HO3 HUR	HO4 NHR	HO4 HUR	HO6 NHR	HO6 HUR
480	480E	Pinellas	3.531	0.755	0.897	0.442	2.638	0.517
480	480F	Pinellas	3.531	0.675	0.897	0.438	2.638	0.734
480	480G	Pinellas	3.531	0.852	0.897	0.394	2.638	0.517
480	480H	Pinellas	3.531	0.727	0.897	0.394	2.638	0.457
481	481A	Pinellas	3.428	0.573	0.978	0.379	2.416	0.566
481	481B	Pinellas	3.428	0.77	0.978	0.341	2.416	0.395
481	481C	Pinellas	3.428	0.526	0.978	0.394	2.416	0.463
490	490A	Orange	3.7	0.439	1.184	0.186	3.039	0.197
490	490B	Orange	3.7	0.391	1.184	0.186	3.039	0.179
500	500A	Polk	3.529	0.415	1.051	0.265	2.517	0.298
500	500B	Polk	3.529	0.424	1.051	0.215	2.517	0.33
500	500C	Polk	3.529	0.469	1.051	0.211	2.517	0.25
500	500D	Polk	3.529	0.356	1.051	0.202	2.517	0.173
510	510A	Osceola	4.722	0.476	1.044	0.290	1.804	0.298
510	510B	Osceola	4.722	0.442	1.044	0.259	1.804	0.269
510	510C	Osceola	4.722	0.472	1.044	0.252	1.804	0.202
510	510D	Osceola	4.722	0.337	1.044	0.249	1.804	0.149
511	511A	Seminole	3.657	0.425	1.022	0.205	2.321	0.211
511	511B	Seminole	3.657	0.423	1.022	0.208	2.321	0.194
511	511C	Seminole	3.657	0.41	1.022	0.208	2.321	0.16
511	511D	Seminole	3.657	0.357	1.022	0.208	2.321	0.17
520	520A	Orange	3.744	0.396	1.184	0.180	2.844	0.207
520	520B	Orange	3.744	0.437	1.184	0.180	2.844	0.211
520	520C	Orange	3.744	0.383	1.184	0.180	2.844	0.195
520	520D	Orange	3.744	0.43	1.184	0.183	2.844	0.167
521	521A	Lake	2.801	0.435	0.963	0.132	2.216	0.226
521	521B	Lake	2.801	0.33	0.963	0.170	2.216	0.222
521	521C	Lake	2.801	0.252	0.963	0.129	2.216	0.185
521	521D	Lake	2.801	0.411	0.963	0.139	2.216	0.181
521	521E	Lake	2.801	0.42	0.963	0.136	2.216	0.218
521	521F	Lake	2.801	0.405	0.963	0.136	2.216	0.165
522	522A	Marion	1.394	0.355	1.088	0.117	1.035	0.167
522	522B	Marion	1.394	0.299	1.088	0.101	1.035	0.154
522	522C	Marion	1.394	0.312	1.088	0.098	1.035	0.174
522	522D	Marion	1.394	0.302	1.088	0.098	1.035	0.152
522	522E	Marion	1.394	0.252	1.088	0.101	1.035	0.126
523	523A	Clay	2.587	0.189	1.066	0.290	2.366	0.081
523	523B	Clay	2.587	0.168	1.066	0.243	2.366	0.096
523	523C	Clay	2.587	0.148	1.066	0.243	2.366	0.065
523	523D	Clay	2.587	0.122	1.066	0.243	2.366	0.056
524	524A	Alachua	1.286	0.248	1.132	0.221	1.411	0.124
524	524B	Alachua	1.286	0.202	1.132	0.215	1.411	0.107
524	524C	Alachua	1.286	0.213	1.132	0.215	1.411	0.098
524	524D	Alachua	1.286	0.211	1.132	0.224	1.411	0.126
524	524E	Alachua	1.286	0.182	1.132	0.215	1.411	0.085
525	525A	Baker	2.383	0.143	1.301	0.290	1.494	0.086
525	525B	Baker	2.383	0.151	1.301	0.293	1.494	0.077
525	525C	Baker	2.383	0.127	1.301	0.256	1.494	0.07
525	525D	Baker	2.383	0.129	1.301	0.256	1.494	0.063



Base Rates:			\$203	\$4,370	\$137	\$360	\$85	\$1,153
NHR Terr #	HUR Terr #	County	HO3 NHR	HO3 HUR	HO4 NHR	HO4 HUR	HO6 NHR	HO6 HUR
525	525E	Baker	2.383	0.112	1.301	0.259	1.494	0.042
526	526A	Gadsden	3.474	0.117	1.191	0.293	1.723	0.191
526	526B	Gadsden	3.474	0.121	1.191	0.293	1.723	0.154
526	526C	Gadsden	3.474	0.114	1.191	0.293	1.723	0.154
526	526D	Gadsden	3.474	0.094	1.191	0.243	1.723	0.117
527	527A	Calhoun	1.711	0.143	1.199	0.297	1.611	0.182
527	527B	Calhoun	1.711	0.137	1.199	0.293	1.611	0.156
527	527C	Calhoun	1.711	0.109	1.199	0.293	1.611	0.132
528	528A	Leon	1.829	0.121	1.176	0.110	1.542	0.112
528	528B	Leon	1.829	0.092	1.176	0.107	1.542	0.079
529	529A	Nassau	2.14	0.142	1.250	0.148	1.529	0.099

**TERRITORY DEFINITIONS**

\* East of I-95 is Territory 146C, West of I-95 is Territory 450A

Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr
32003	523	523B	32114	442	442B	32215	391	391B
32008	525	525B	32117	442	442B	32216	390	390C
32009	529	529A	32118	145	145B	32217	390	390C
32011	529	529A	32119	442	442B	32218	390	390B
32013	527	527C	32124	442	442D	32219	391	391A
32024	525	525C	32127	442	442A	32220	391	391B
32025	525	525D	32128	442	442D	32221	391	391B
32033	450	450A	32129	442	442B	32222	391	391B
32034	147	147A	32130	442	442E	32223	390	390C
32038	525	525B	32131	523	523A	32224	390	390A
32040	525	525E	32132	442	442A	32225	390	390A
32043	523	523C	32134	522	522E	32226	390	390A
32044	525	525D	32135	146	146A	32227	410	410A
32046	529	529A	32136	146	146A	32233	410	410B
32052	525	525E	32137	146	146C / 450A*	32234	391	391B
32053	525	525E	32139	523	523A	32244	391	391A
32054	525	525D	32140	523	523D	32246	390	390A
32055	525	525E	32141	442	442A	32250	410	410B
32058	525	525E	32143	146	146C	32254	391	391A
32059	525	525C	32145	450	450A	32256	390	390C
32060	525	525C	32147	523	523D	32257	390	390C
32061	525	525D	32148	523	523D	32258	390	390C
32062	525	525B	32158	521	521D	32259	450	450A
32063	525	525E	32159	521	521D	32266	410	410B
32064	525	525C	32162	521	521C	32277	390	390A
32065	523	523D	32163	521	521C	32301	528	528B
32066	527	527C	32164	146	146B	32303	528	528B
32068	523	523D	32168	442	442B	32304	528	528B
32071	525	525B	32169	145	145B	32305	528	528A
32072	525	525E	32174	442	442C	32306	528	528B
32073	523	523C	32176	145	145B	32308	528	528B
32079	523	523C	32177	523	523C	32309	528	528B
32080	146	146A	32179	522	522D	32310	528	528A
32081	146	146D	32180	442	442E	32311	528	528A
32082	146	146E	32181	523	523A	32312	528	528B
32083	525	525E	32187	523	523A	32317	528	528B
32084	146	146E	32189	523	523A	32320	125	125A
32086	146	146C	32190	442	442E	32321	527	527B
32087	525	525E	32193	523	523A	32322	125	125B
32091	525	525E	32195	522	522C	32324	526	526D
32092	450	450A	32202	390	390B	32327	456	456B
32094	525	525C	32204	390	390B	32328	125	125A
32095	146	146D	32205	391	391A	32330	526	526C
32096	525	525E	32206	390	390B	32331	525	525A
32097	147	147B	32207	390	390C	32332	526	526C
32099	391	391B	32208	390	390B	32333	526	526D
32102	521	521F	32209	390	390B	32334	527	527C
32110	450	450A	32210	391	391A	32336	525	525A
32112	523	523A	32211	390	390C	32340	525	525C
32113	522	522B	32212	390	390C	32343	526	526C

Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr
32344	525	525A	32464	526	526A	32617	522	522B
32346	125	125C	32465	455	455A	32618	524	524A
32347	456	456B	32466	527	527A	32619	527	527C
32348	126	126A	32501	120	120B	32621	457	457B
32350	525	525C	32502	120	120A	32622	525	525D
32351	526	526C	32503	120	120C	32625	127	127A
32352	526	526D	32504	120	120C	32626	457	457B
32355	125	125C	32505	120	120D	32628	457	457B
32356	456	456B	32506	120	120C	32631	524	524D
32358	456	456A	32507	120	120B	32640	524	524D
32359	127	127B	32508	120	120A	32641	524	524E
32361	525	525A	32514	120	120D	32643	524	524B
32401	124	124A	32526	430	430A	32648	127	127A
32403	124	124A	32531	452	452A	32653	524	524E
32404	454	454A	32533	430	430B	32656	523	523D
32405	124	124B	32534	430	430A	32664	522	522B
32407	124	124A	32535	430	430C	32666	524	524D
32408	124	124A	32536	452	452A	32667	524	524A
32409	454	454A	32538	453	453A	32668	457	457B
32413	124	124A	32539	452	452A	32669	524	524A
32420	526	526A	32541	122	122A	32680	457	457B
32421	527	527C	32542	122	122B	32686	522	522B
32423	526	526D	32544	122	122B	32692	457	457A
32424	527	527C	32547	122	122B	32693	527	527C
32425	526	526A	32548	122	122A	32694	524	524E
32426	526	526B	32550	123	123A	32696	457	457B
32427	526	526A	32561	121	121A	32697	525	525D
32428	527	527A	32563	121	121B	32701	511	511D
32430	527	527B	32564	452	452A	32702	521	521F
32431	526	526B	32565	451	451B	32703	520	520D
32433	453	453A	32566	121	121B	32704	520	520D
32435	123	123D	32567	452	452B	32707	511	511C
32437	527	527A	32568	430	430C	32708	511	511B
32438	454	454B	32569	122	122B	32709	520	520A
32439	123	123C	32570	451	451A	32712	520	520D
32440	526	526D	32571	451	451A	32713	442	442E
32442	526	526B	32577	430	430B	32714	511	511D
32443	526	526D	32578	123	123C	32720	442	442E
32444	124	124B	32579	122	122A	32724	442	442E
32445	526	526D	32580	122	122B	32725	442	442E
32446	526	526D	32583	121	121C	32726	521	521F
32448	526	526A	32601	524	524E	32730	511	511C
32449	527	527B	32603	524	524E	32732	511	511A
32452	526	526A	32605	524	524E	32735	521	521D
32455	526	526A	32606	524	524E	32736	521	521F
32456	125	125B	32607	524	524C	32738	442	442E
32459	123	123B	32608	524	524C	32744	442	442E
32460	526	526B	32609	524	524E	32746	511	511D
32461	123	123B	32611	524	524C	32750	511	511D
32462	527	527A	32615	524	524B	32751	511	511C

Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr
32754	441	441A	32834	520	520A	33021	360	360E
32757	521	521F	32835	520	520D	33023	360	360E
32759	145	145A	32836	520	520C	33024	350	350B
32763	442	442E	32837	520	520D	33025	350	350B
32764	442	442E	32839	490	490B	33026	350	350B
32765	511	511B	32901	143	143C	33027	370	370A
32766	511	511A	32903	143	143A	33028	350	350B
32767	521	521F	32904	144	144C	33029	370	370A
32768	520	520D	32905	143	143C	33030	310	310J
32771	511	511B	32907	144	144C	33031	320	320A
32772	511	511A	32908	440	440A	33032	310	310F
32773	511	511B	32909	440	440A	33033	310	310J
32776	521	521F	32920	143	143A	33034	310	310J
32778	521	521D	32922	144	144B	33035	310	310D
32779	511	511D	32925	143	143A	33036	50	50A
32780	441	441A	32926	440	440A	33037	50	50B
32784	521	521F	32927	441	441A	33039	310	310D
32789	490	490A	32931	143	143A	33040	70	70A
32792	511	511C	32934	144	144B	33042	50	50B
32796	441	441A	32935	143	143C	33043	50	50B
32798	520	520D	32937	143	143A	33050	50	50A
32801	490	490B	32940	143	143C	33051	50	50A
32803	490	490A	32948	142	142B	33052	50	50A
32804	490	490B	32949	143	143B	33054	320	320B
32805	490	490B	32950	143	143B	33055	340	340C
32806	490	490B	32951	143	143A	33056	320	320B
32807	520	520B	32952	143	143B	33060	360	360D
32808	490	490B	32953	144	144A	33062	360	360A
32809	520	520D	32955	144	144B	33063	350	350C
32810	520	520D	32958	182	182B	33064	360	360C
32811	490	490B	32960	182	182B	33065	370	370B
32812	490	490A	32962	182	182B	33066	350	350A
32814	490	490A	32963	182	182A	33067	350	350C
32815	144	144A	32966	142	142A	33068	350	350C
32817	520	520B	32967	182	182B	33069	360	360E
32818	520	520D	32968	142	142A	33070	50	50A
32819	520	520D	32976	143	143B	33071	370	370B
32820	520	520A	33001	50	50A	33073	350	350A
32821	520	520D	33004	360	360B	33076	350	350A
32822	520	520B	33008	360	360B	33109	310	310A
32824	520	520B	33009	360	360B	33122	320	320C
32825	520	520B	33010	320	320C	33125	310	310H
32826	520	520B	33012	340	340C	33126	310	310H
32827	520	520B	33013	320	320C	33127	310	310H
32828	520	520A	33014	320	320B	33128	310	310E
32829	520	520B	33015	340	340B	33129	310	310B
32830	520	520C	33016	340	340B	33130	310	310E
32831	520	520A	33018	340	340B	33131	310	310B
32832	520	520A	33019	360	360A	33132	310	310A
32833	520	520A	33020	360	360B	33133	310	310D

Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr
33134	310	310H	33192	320	320C	33417	380	380C
33135	310	310G	33193	320	320C	33418	380	380A
33136	310	310E	33194	340	340A	33426	361	361D
33137	310	310B	33195	320	320C	33428	380	380B
33138	310	310B	33196	320	320A	33430	381	381C
33139	310	310A	33198	320	320A	33431	361	361C
33140	310	310A	33206	310	310G	33432	361	361A
33141	310	310A	33301	360	360B	33433	380	380B
33142	310	310H	33304	360	360B	33434	380	380B
33143	310	310G	33305	360	360A	33435	361	361B
33144	310	310H	33306	360	360A	33436	361	361D
33145	310	310G	33308	360	360A	33437	380	380B
33146	310	310G	33309	360	360E	33438	381	381B
33147	310	310H	33311	360	360E	33440	150	150A
33149	310	310A	33312	360	360E	33441	360	360C
33150	310	310H	33313	350	350C	33442	360	360D
33154	310	310A	33314	350	350B	33444	361	361D
33155	310	310H	33315	360	360E	33445	361	361D
33156	310	310G	33316	360	360A	33446	380	380B
33157	310	310F	33317	350	350C	33449	380	380C
33158	310	310F	33319	350	350C	33455	180	180B
33160	310	310A	33321	370	370B	33458	380	380A
33161	310	310I	33322	370	370B	33460	361	361B
33162	310	310I	33323	370	370A	33461	361	361D
33163	310	310I	33324	350	350C	33462	361	361B
33165	320	320C	33325	370	370B	33463	380	380C
33166	320	320C	33326	370	370A	33467	380	380C
33167	310	310H	33327	370	370A	33469	180	180B
33168	310	310H	33328	350	350B	33470	381	381B
33169	320	320B	33330	370	370B	33471	150	150B
33170	310	310F	33331	370	370B	33472	380	380B
33172	320	320A	33332	370	370A	33473	380	380B
33173	310	310H	33334	360	360D	33476	381	381B
33174	320	320C	33351	370	370B	33477	361	361A
33175	320	320C	33388	370	370B	33478	381	381A
33176	310	310H	33394	360	360B	33480	361	361A
33177	310	310H	33401	361	361B	33483	361	361A
33178	320	320A	33403	361	361D	33484	361	361D
33179	310	310I	33404	361	361D	33486	361	361C
33180	310	310C	33405	361	361B	33487	361	361B
33181	310	310C	33406	361	361D	33493	381	381C
33182	320	320A	33407	361	361D	33496	380	380B
33183	320	320C	33408	361	361A	33498	380	380B
33184	340	340A	33409	361	361D	33503	471	471B
33185	320	320A	33410	361	361D	33510	473	473C
33186	320	320C	33411	380	380C	33511	473	473C
33187	320	320A	33412	381	381A	33513	521	521B
33189	310	310F	33413	380	380C	33514	521	521B
33190	310	310F	33414	381	381B	33521	521	521E
33191	320	320C	33415	380	380C	33523	459	459D

Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr
33525	459	459D	33616	472	472A	33782	480	480H
33527	473	473C	33617	470	470C	33784	480	480G
33534	472	472C	33618	470	470B	33785	420	420A
33538	521	521E	33619	472	472C	33786	420	420A
33540	459	459D	33620	470	470C	33801	500	500C
33541	459	459D	33621	472	472A	33803	500	500C
33542	459	459D	33624	470	470B	33805	500	500C
33543	459	459C	33625	471	471A	33809	500	500C
33544	459	459C	33626	471	471A	33810	500	500C
33545	459	459C	33629	472	472B	33811	500	500B
33547	473	473A	33634	470	470A	33812	500	500C
33548	471	471C	33635	470	470A	33813	500	500C
33549	471	471C	33637	471	471C	33815	500	500C
33556	471	471A	33647	473	473B	33823	500	500C
33558	471	471A	33701	420	420B	33825	466	466B
33559	471	471C	33702	480	480F	33827	500	500B
33563	473	473C	33703	480	480A	33830	500	500B
33564	473	473C	33704	480	480A	33834	500	500A
33565	473	473C	33705	420	420B	33835	500	500A
33566	473	473C	33706	420	420A	33837	500	500D
33567	473	473C	33707	420	420B	33838	500	500C
33568	471	471C	33708	420	420A	33839	500	500C
33569	471	471C	33709	480	480D	33841	500	500B
33570	472	472C	33710	480	480D	33843	500	500B
33572	472	472C	33711	420	420B	33844	500	500C
33573	471	471B	33712	420	420B	33848	510	510D
33574	459	459C	33713	481	481A	33849	500	500C
33576	459	459C	33714	481	481A	33850	500	500B
33578	471	471B	33715	420	420A	33851	500	500C
33579	471	471C	33716	480	480F	33852	466	466A
33584	473	473C	33730	480	480G	33853	500	500B
33585	521	521B	33755	480	480E	33855	500	500C
33592	473	473B	33756	480	480E	33856	500	500B
33594	473	473C	33759	480	480C	33857	466	466A
33596	473	473C	33760	480	480G	33858	500	500C
33597	521	521E	33761	480	480H	33859	500	500B
33598	471	471B	33762	480	480F	33860	500	500B
33602	470	470A	33763	480	480H	33865	465	465A
33603	470	470B	33764	480	480G	33867	510	510A
33604	470	470C	33765	480	480H	33868	500	500C
33605	470	470B	33767	420	420A	33870	466	466B
33606	472	472B	33770	480	480E	33872	466	466B
33607	470	470A	33771	480	480G	33873	465	465B
33609	472	472B	33772	480	480B	33875	466	466B
33610	470	470C	33773	480	480G	33876	466	466A
33611	472	472B	33774	480	480B	33877	500	500C
33612	470	470C	33776	480	480B	33880	500	500C
33613	470	470C	33777	480	480D	33881	500	500C
33614	470	470B	33778	480	480D	33884	500	500C
33615	470	470A	33781	480	480H	33890	465	465B

Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr
33896	500	500D	33990	463	463B	34235	131	131D
33897	500	500D	33991	133	133F	34236	131	131A
33898	500	500B	33993	133	133F	34237	131	131D
33901	463	463B	34102	134	134B	34238	131	131C
33903	463	463B	34103	134	134B	34239	131	131D
33904	133	133D	34104	134	134D	34240	461	461A
33905	463	463C	34105	134	134D	34241	461	461A
33906	463	463B	34108	134	134B	34242	131	131A
33907	463	463B	34109	134	134D	34243	130	130C
33908	133	133D	34110	134	134D	34250	130	130B
33909	463	463B	34112	134	134D	34251	460	460B
33910	463	463B	34113	134	134C	34266	465	465A
33912	463	463A	34114	134	134C	34269	465	465A
33913	463	463A	34116	464	464B	34272	131	131B
33914	133	133D	34117	464	464B	34275	131	131B
33916	463	463C	34119	464	464B	34285	131	131B
33917	463	463C	34120	464	464C	34286	461	461B
33919	133	133D	34134	133	133C	34287	461	461A
33920	463	463D	34135	133	133E	34288	461	461B
33921	132	132A	34138	134	134A	34289	461	461B
33922	133	133B	34139	134	134A	34291	461	461A
33924	133	133A	34140	134	134C	34292	131	131C
33927	132	132B	34141	464	464A	34293	131	131B
33928	133	133E	34142	464	464C	34420	522	522C
33931	133	133A	34145	134	134A	34421	522	522C
33935	150	150B	34146	134	134A	34428	458	458B
33936	463	463D	34201	460	460A	34429	128	128D
33945	133	133B	34202	460	460A	34431	522	522A
33946	132	132A	34203	130	130C	34432	522	522A
33947	132	132A	34205	130	130C	34433	458	458C
33948	132	132B	34207	130	130B	34434	458	458C
33950	132	132C	34208	460	460A	34436	458	458C
33952	132	132C	34209	130	130B	34442	458	458C
33953	132	132B	34210	130	130B	34446	458	458B
33954	462	462A	34211	460	460A	34447	128	128D
33955	132	132C	34212	460	460A	34448	128	128D
33956	133	133B	34215	130	130A	34449	127	127B
33957	133	133A	34216	130	130A	34450	458	458C
33960	466	466A	34217	130	130A	34452	458	458C
33966	463	463A	34219	460	460B	34453	458	458C
33967	463	463A	34221	130	130C	34461	458	458B
33971	463	463D	34222	460	460A	34465	458	458C
33972	463	463D	34223	131	131B	34470	522	522E
33973	463	463D	34224	131	131B	34471	522	522E
33974	463	463D	34228	130	130A	34472	522	522D
33976	463	463D	34229	131	131A	34473	522	522C
33980	132	132C	34231	131	131C	34474	522	522B
33981	132	132A	34232	131	131D	34475	522	522B
33982	462	462A	34233	131	131D	34476	522	522B
33983	462	462A	34234	131	131D	34479	522	522E

Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr	Zip Code	NHR Terr	HUR Terr
34480	522	522D	34685	481	481B	34771	510	510B
34481	522	522A	34688	480	480H	34772	510	510B
34482	522	522B	34689	480	480E	34773	510	510A
34484	521	521C	34690	129	129A	34785	521	521E
34488	522	522E	34691	129	129A	34786	520	520C
34489	522	522E	34695	480	480C	34787	520	520C
34491	522	522C	34698	480	480E	34788	521	521D
34498	127	127A	34705	521	521F	34797	521	521B
34601	458	458B	34711	521	521A	34945	141	141A
34602	458	458B	34714	521	521E	34946	181	181B
34604	458	458A	34715	521	521E	34947	181	181C
34606	128	128B	34731	521	521D	34949	181	181A
34607	128	128A	34734	520	520B	34950	181	181B
34608	128	128B	34736	521	521E	34951	181	181C
34609	458	458A	34737	521	521E	34952	181	181B
34610	459	459B	34739	510	510A	34953	181	181D
34613	458	458A	34741	510	510D	34956	100	100B
34614	128	128C	34743	510	510D	34957	180	180A
34637	459	459A	34744	510	510C	34972	150	150B
34638	459	459B	34746	510	510C	34974	150	150B
34639	459	459C	34747	510	510D	34981	181	181C
34652	129	129A	34748	521	521E	34982	181	181B
34653	129	129B	34749	521	521E	34983	181	181D
34654	459	459A	34753	521	521E	34984	181	181C
34655	459	459A	34756	521	521A	34986	181	181D
34667	129	129B	34758	510	510D	34987	141	141B
34668	129	129B	34759	500	500D	34988	141	141B
34669	459	459A	34760	520	520C	34990	100	100A
34677	481	481C	34761	520	520B	34994	180	180C
34683	480	480E	34762	521	521B	34996	180	180A
34684	481	481B	34769	510	510B	34997	180	180C

Unaccounted Zip Codes County combinations are rated the same as the established territories in which they are located.