



Coverage Type - Patriot Select Voluntary	Base Coverage	Optional Coverage
Coverage A: Dwelling		
Coverage A (Coverage for the dwelling)	\$250,000 - \$1,000,000	Up to \$3,000,000 with UW approval, High Value Homes (HVH) > \$750,000 require HVH inspection (interior & exterior).
Covered Causes of Loss	All causes of loss, with certain exclusions	
Loss Settlement (RC or ACV)	Replacement Cost (Must Insure to 100% of RC using 360Value)	
Year Built	0-20 years desired	<ul style="list-style-type: none">> 20 years requires a 4-point inspection> 40 years requires Older Home Inspection and Underwriting approval. <p>Water Damage Exclusion is mandatory for all homes older than 40 years. Upon providing proof of plumbing, heating and A/C updates within last 20 years, the Limited Water Damage endorsement with maximum coverage of \$10k, may be added for an additional premium.</p>
Coverage B: Other Structures		
Coverage Amount (as a percentage of Coverage A)	2% of Coverage A	1%, 5%, 10%, 15%, 20% of Coverage A
Covered Causes of Loss	All causes of loss, with certain exclusions	
Loss Settlement	Replacement Cost on buildings, Actual Cash Value on structures that are not buildings.	
Pool coverage	Yes, with certain eligibility requirements	



Coverage Type - Patriot Select Voluntary	Base Coverage	Optional Coverage
Coverage A and B: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A & B.	
Coverage C: Personal Property		
Coverage Amount (as a percentage of Coverage A)	50% (default)	0%, 25%, 50%, 75% - If 0 is chosen all named insureds must complete the rejection of contents form (Form PSPC CO-1)
Covered Causes of Loss	Named Peril	All risk coverage available
Loss Settlement (RC or ACV)	Actual Cash Value	Replacement Cost by endorsement
Coverage C: Personal Property Special Limits – 1 of 2		
Theft away from premises	YES	
Personal computers and related peripherals	\$2,500	Up to \$20,000
Collections such as baseball cards, etc.	\$500	
Business property on premises	\$2,500	Increased limits available in Patriot or Minuteman package
Business property off premises	\$250	Increased limits available in the Patriot or Minuteman package
Jewelry/Watches/Furs	\$1,000 for theft	Up to \$5,000
Firearms	\$2,000 for theft	Increased limits available in the Patriot or Minuteman package
Silverware	\$2,500 for theft	Up to \$10,000
Money, bank notes, etc.	\$200	Increased limits available in the Patriot or Minuteman package
Securities, deeds, etc.	\$1,000 per loss limit	Increased limits available in the Patriot or Minuteman package



**PATRIOT
SELECT**

HO3 QUICK REFERENCE GUIDE

Coverage Type - Patriot Select Voluntary	Base Coverage	Optional Coverage
Coverage C: Personal Property Special Limits – 2 of 2		
Tools and accessories	\$5,000	
Precious metals	\$200	
Watercraft (other than personal watercraft, which are excluded)	\$1,000	
Trailers not used with watercraft	\$1,000	
Art	\$1,000	
Refrigerated property on premises	Not Available	
Refrigerated property off premises	Not Available	
Satellite dish, antenna, etc.	Not Available	
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	Greater of \$3,000 or 1% of Coverage A	
Coverages D, E and F		
Coverage D: Loss of Use	10% of Coverage A	
Coverage E: Liability	\$100,000 (default)	\$200,000, \$300,000, \$500,000
Coverage F: Medical Payments	\$1,000 (default)	\$2,500, \$5,000



Coverage Type - Patriot Select Voluntary	Base Coverage	Optional Coverage
Additional Coverages		
Catastrophic Ground Cover Collapse/Sinkhole	Catastrophic Ground Cover Collapse	Sinkhole available with certain UW criteria, 10% deductible, Submit only for approval
Debris Removal (Trees – Wind)	\$1,000	
Trees, Shrubs and Other Plants	Up to 5% of the limit of liability that applies to the dwelling for all trees, shrubs, plants or lawns. No more than \$500 of this limit will be paid for any one tree, shrub or plant.	
Fire Department Service Charge	\$500	Increased limits available in the Patriot or Minuteman package
Property Removed	We insure covered property against direct loss from any cause while being removed from a premises endangered by a Peril Insured Against and for no more than 30 days while removed.	
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500	Increased limits available in the Patriot or Minuteman package
Loss Assessment	\$1,000	\$5,000, \$10,000
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$50,000	\$25,000/\$50,000 and \$50,000/\$50,000 available
Ordinance or Law (as a percentage of Coverage A)	10%	25%, 50%



Coverage Type - Patriot Select Voluntary	Optional Coverage
Optional Coverages	
Windstorm or Hail Exclusion	YES
Water Backup of Sewers and Drains or Sump Overflow	\$5,000, deductible applies
Increased replacement cost on dwelling	Up to 20% of coverage A
Screened Enclosures & Carports	may be purchased in \$5,000 increments from \$10,000 to \$50,000
Home Computer & related equipment	up to \$20,000
Animal Liability	\$50,000 available if not prohibited animal. Applicants with a prohibited dog breed are eligible for coverage but are not eligible for the animal liability endorsement.
Personal Injury	YES
Golf Cart	YES, coverage extension available: <ul style="list-style-type: none">• personal property \$5,000,• personal liability \$50,000,• medical payments \$5,000
Earthquake Coverage	Not Available
Identity Theft or Identity Fraud Expense Coverage	Not Available
Incidental Occupancy	Not Available



Coverage Type - Patriot Select Voluntary	Base Coverage	Optional Coverage
Roof Loss Settlement/Eligibility Limitations		
Roof	Roof age < 15 years desired	If the roof material is shingle or tile and fifteen (15) years and older, risk is ineligible if inspection indicates that the roof has less than five (5) years useful life remaining. This inspection requirement is waived if the applicant/insured opts for the Roof Surfacing Payment Schedule endorsement. Same rule applies to metal roofs at twenty five (25) years. Roofs with solar panels, flat roofs over living space, and unapproved roof types are ineligible.
Windstorm or Hail Losses to Roof Surfacing with Payment Schedule		Optional Endorsement, Percentage of replacement cost based on roof material and age.
Other Eligibility Restrictions (see UW manual for full list) – 1 of 2		
Occupancy		<ul style="list-style-type: none">• Homes rented to others not eligible• Secondary/Seasonal (10% surcharge and water exclusions apply)
Size of lot		<ul style="list-style-type: none">• Home isolated• Homes located on more than 5 acres• Located in protection class 10
Property Over Water		<ul style="list-style-type: none">• Homes located entirely or partially over water• Homes on a barrier island
Home status		<ul style="list-style-type: none">• Home in foreclosure• Homes for sale
Usage		<ul style="list-style-type: none">• Not used for private residential purposes only• Not owner occupied at least 6 months.



Coverage Type - Patriot Select Voluntary

Base Coverage

Optional Coverage

Other Eligibility Restrictions (see UW manual for full list) – 2 of 2

Plumbing materials

Dwellings not eligible if hot water heaters not in good condition and/or:

- 10 years or older if located inside the home on the second floor
- 15 years or older if located inside the home on the first floor
- 25 years or older if located outside of the living area

Ineligible plumbing materials:

- polybutylene
- galvanized
- pre-2002 PEX
- cast iron plumbing

Electrical

Ineligible electrical materials:

- single strand aluminum wiring
- fuses and fuse boxes
- cloth wiring
- double-tap wiring
- knob and tube wiring
- circuit breakers with less than 100 amps
- Federal Pacific, Stab-Lok, GTE Sylvania, Or Zinsco/ Challenger electrical panels

Losses

- Risks with any paid water damage claim in the past 3 years and failed to take action requested.
- Risks with more than one paid water damage claim in excess of \$10,000 in the past 3 years.
- Risks with more than two paid water damage claims in the past 5 years.

- Risks with any previous personal liability claims and/or 2 or more property claims should be referred to company before binding.

Claims Handling

Preferred Contractor

Optional, unless Option to Repair is invoked by Patriot Select

Deductible Options

Hurricane Deductibles (as a percentage of Coverage A)

2% (default)

\$500, \$1000, 2%, 5%, 10%



Payment Information

Payment Options

- Full pay
- 2 pay = 60% down, balance installment due in 180 days
- 4 pay = 40% down, 3 installments due at 90, 180, 270 days from inception
- \$3 service fee applies to installments
- Premium Finance option not available

Payment Methods

Debit/Credit Card (VISA/MasterCard/Discover), ACH

Package Options

To qualify for Package coverage, an insured must be claims free for the last three years (Act of God claims excluded)

**Patriot
Package

- Coverage C limit: 50% of Coverage A
- Personal Property Replacement Cost
- Theft of Jewelry, Watches, Furs, Precious and Semi-precious Stone: \$3,000
- Fire Department Service Charge: \$750
- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money: \$1,000
- Ordinance and Law: 25% of Coverage A
- Lock Replacement Coverage: \$250
- Water Backup/Sump Overflow coverage: \$5,000
- Personal Injury Coverage
- Loss Assessment: \$5,000

**Minuteman
Package

- Coverage C limit: 70% of Coverage A
- Increased Additional Amount of Insurance up to 20% of Coverage A
- Personal Property Replacement Cost
- Business Property on Premises: \$3,000
- Business Property off Premises: \$750
- Theft of Jewelry, Watches, Furs, Precious and Semi-precious Stone: \$5,000 (\$2,500 per item)
- Theft of Firearm: \$3,500
- Theft of silverware: \$4,000
- Money, bank notes, gold: \$300
- Securities, deeds, etc.: \$2,500
- Fire Department Service Charge: \$1,000
- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money: \$2,000
- Ordinance and Law: 25% of Coverage A
- Lock Replacement Coverage: \$500
- Water Backup/Sump Overflow coverage: \$5,000
- Personal Injury Coverage
- Loss Assessment: \$10,000



Scheduled Personal Property

Scheduled coverage may be purchased for the following classes of property.
Items \$5,000 or more require appraisal and must be submitted to Underwriting.

- Antiques
 - Bicycles
 - Camera/Projection Equipment (Non-professional)
 - Coins
 - Fine Art
 - Fine Art - With Breakage
 - Furs
 - Golfer's Equipment
- 
- Guns – Collectible
 - Guns – Fired
 - Jewelry
 - Miscellaneous Personal Property
 - Musical Instruments (Non-professional)
 - Other Sports Equipment
 - Silverware
 - Stamps



Discounts

- **Senior/Retiree** – A 10% discount applies to policies where the applicant / named insured is at least age 60 or at least age 55 and also retired.
- **Veteran/Military** – A 5% discount is available when any named insured is on active duty or retired from the U.S. Armed Forces, as evidenced by a current or expired proof of military service.
- **Secured Community/Building** – A discount between 10-15% may apply for homes located in protected communities.
- **Accredited Builder** – A 5% discount applies to new homes built by an accredited builder who meets certain criteria.
- **Protective Device** – A discount between 5%-25% may apply to fire protection types or home security systems.
- **Age of Roof** – A discount is given for HO-3 policies with an age of roof ten (10) years old and newer.
- **Windstorm Loss Mitigation Discounts** – When a policy covers the peril of Windstorms or Hail, the risk may be eligible for a premium credit up to a maximum of 90% of the wind premium 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.

Non-Hurricane Discounts (not to exceed 40% of premium)

Report a Claim

Rapid recovery when filing a home insurance claim is vital to your customers. Knowing our established procedures helps your customers understand the process. People entrust their homes to Patriot Select because they know we will help guide and protect them should a disaster strike.

The Patriot Select Claims Reporting Process is simple and hassle-free because dealing with the unexpected is stressful enough.

From sudden and unpredictable mishaps to catastrophic events, Patriot Select is here to assist you in swift recovery. Should you encounter a loss, reporting your claim is simple. Please direct your client to our easy-to-use first notice of loss chatbot located on patriotselect.com or at the QR code below. Agents and CSRs can also report claims on behalf of their clients here. Alternatively, call **888-404-5804** to connect with us.

Be sure to have your client's policy number ready to help expedite the process.



Contact Us

Please contact us by phone, email, or through the agent portal based on your information needs and preferences. If you have questions or comments about an existing Patriot Select policy, do not hesitate to reach out to us.

Please direct your customer to the POLICYHOLDER LOGIN, which will allow them to:

- View and print policy documents
- Pay a policy premium online
- Submit a claim and track the claim status

NEW BUSINESS UNDERWRITING REVIEW

PHONE: 888-404-5804

EMAIL:

PatriotUW@insursys.com

POLICYHOLDER LOGIN

PREMIUM PAYMENTS

MAKE A PAYMENT

PAYMENT MAILING ADDRESS:

PATRIOT SELECT PROPERTY
AND CASUALTY INSURANCE
COMPANY

PO BOX 919896

ORLANDO, FL 32891-9896

AGENT SERVICES & LICENSING

PHONE: 888-404-5804

EMAIL:

salesandmarketing@patriotselect.com

AGENT LOGIN

OVERNIGHT:
EIS LOCKBOX/CUST SVC

FL-ORLANDO-7146

ATTN: PATRIOT SELECT
PROPERTY & CASUALTY
INSURANCE,

BOX NUMBER 919896

7699 GOLF CHANNEL DRIVE
ORLANDO, FL 32819

CLAIMS

PHONE: 888-404-5804

EMAIL:

psclaims@patriotselect.com

SUBMIT A CLAIM