

# All Products

## Coverages & Details

OUR PRODUCTS	HO3 Homeowners Special	HO4 Contents Broad	HO6 Unit-Owners	DP3 Dwelling Fire Special
<b>Age of Home</b>	<b>No Age Limit</b> Panhandle Over 10 years requires FBC and Opening Protection A1 <i>Homes 30 years and older require a favorable 4-point inspection</i>	<b>No Age Limit</b>	<b>No Age Limit</b> <i>Homes 30 years and older require a favorable 4-point inspection</i>	<b>No Age Limit</b> Panhandle Over 10 years requires FBC and Opening Protection A1 <i>Homes 30 years and older require a favorable 4-point inspection</i>
<b>Coverage A</b> Dwelling Minimum	FL Panhandle: \$500,000 SOLO Counties: \$300,000 Broward, Palm Beach: \$400,000 Miami-Dade: \$500,000 All Other Counties: \$250,000 <i>*Maximum: \$2,000,000</i>	Not Applicable	Tri-County: \$100,000 min, \$500,000 max All Other Counties: \$50,000 min, \$500,000 max	FL Panhandle: \$500,000 SOLO Counties: \$300,000 Broward, Palm Beach: \$400,000 Miami-Dade: \$500,000 All Other Counties: \$250,000 <i>*Maximum: \$2,000,000</i>
<b>Coverage B</b> Other Structures	1% - 70% of Dwelling	Not Applicable	Not Applicable	1%, 2%, 5%, 10%, 15%, 20% of Dwelling
<b>Coverage C</b> Personal Property	25% - 70% of Dwelling 0% Exclude Personal Property	Minimum \$10,000 Maximum \$50,000	Tri-County: \$50,000 min, \$200,000 max All Other Counties: \$20,000 min, \$200,000 max	\$5,000 - \$500,000 Coverage may be excluded
<b>Coverage D</b> Loss of Use/Fair Rental Value	20% of Dwelling	20% of Contents	40% of Contents	10% of Dwelling
<b>Coverage E &amp; F</b> Personal Liability* & Medical Payments	<b>Personal Liability</b> \$100,000, \$200,000, or \$300,000 <b>Med Pay</b> \$2,500 or \$5,000	<b>Personal Liability</b> \$100,000, \$200,000, or \$300,000 <b>Med Pay</b> \$2,500 or \$5,000	<b>Personal Liability</b> \$100,000, \$200,000, or \$300,000 <b>Med Pay</b> \$2,500 or \$5,000	<b>Personal Liability</b> Option to Exclude \$100,000 or \$300,000 <b>Med Pay</b> \$1,000 or \$5,000
<b>Occupancy</b> See the Full Underwriting Guide for proper definitions and applicable surcharges	Primary, Secondary, or Seasonal Owner Occupied risks only	Primary Occupied Risks Only	Owner or Tenant Primary Seasonal or Secondary occupancy is allowed	Owner or Tenant Primary Seasonal or Secondary occupancy is allowed
<b>Lapse in Coverage</b>	25% AOP surcharge applies on lapse in coverage greater than 30 days or 'No prior coverage'. Mandatory water damage exclusion applies**	25% AOP surcharge applies on lapse in coverage greater than 30 days or 'No prior coverage'.	25% AOP surcharge applies on lapse in coverage greater than 30 days or 'No prior coverage'. Mandatory water damage exclusion applies**	25% AOP surcharge applies on lapse in coverage greater than 30 days or 'No prior coverage'. Mandatory water damage exclusion applies**
<b>Roof Cover Requirements</b>	<b>Composition Shingle, Asphalt Shingle, Flat, and Tile</b> Roofs more than 14 years are unacceptable without a roof inspection <b>Metal</b> Roofs more than 20 years are unacceptable without a roof inspection	Not Applicable	Not Applicable	<b>Composition Shingle, Asphalt Shingle, Flat, and Tile</b> Roofs more than 14 years are unacceptable without a roof inspection <b>Metal</b> Roofs more than 20 years are unacceptable without a roof inspection
<b>Water Damage Exclusion</b> \$10,000 Limited Water Damage buyback available	Risks older than 40 years of age	Not Applicable	Risks older than 40 years of age	Risks older than 30 years of age

\*For risks occupied as Seasonal, Secondary or Tenant occupancy and/or any risk owned in the name of a Corporation, LLC or other Entity the mandatory Premises Liability endorsement is applicable.

\*\*Mandatory Water Damage Exclusion applies, a max limit of \$10,000 Limited Water Damage buyback is available for the 1st yr. regardless of year built.

OPTIONAL COVERAGES	HO3	HO4	HO6	DP3
ACV Loss Settlement - Windstorm or Hail Losses to Roof Surface	✓			✓
Dog Liability (owner occupied residences only)	✓	✓	✓	✓
Equipment Breakdown Coverage	✓	✓	✓	
Identity Theft Expense and Resolution	✓	✓	✓	
Ordinance or Law	✓		✓	✓
Personal Property Replacement Cost	✓	✓	✓	✓
Refrigerated Personal Property	✓	✓	✓	
Scheduled Personal Property	✓	✓	✓	
Screen Enclosure & Carport Buy Back Option	✓	✓	✓	✓
Service Line Endorsement	✓			
Short-Term Rental to Others (4-night minimum rental)			✓	✓
Sinkhole Coverage	✓			✓
Social Media Expense and Resolution Services Coverage	✓			
Unit-Owners Rental to Others			✓	
Unit-Owners Special Coverage A			✓	
Water Back Up & Sump Overflow	✓	✓	✓	

### SUBMISSION REQUIREMENTS

#### New Business Application\*

Signed by the insured(s) and agent

#### Replacement Cost Estimator\*

We require the use of our integrated MSB RCE tool. You can create a second, more detailed RCE by utilizing the Core Logic MSB RCT Express® link that is available in the Agent Portal and/or provide a full Uniform Residential Appraisal Report with detailed "Total Estimate of Cost-New" value, no older than 12 months.

#### Proof of Alarm Discounts\*

Alarm Certificate (must be dated within the last 12 months)

#### Screen Enclosure Form\*

Signed by the insured(s)

#### Sinkhole Coverage Form\*

Signed by insured(s) and agent. Please note: If a sinkhole inspection is required please contact SDII at: (800) 454-7344 or <http://www.sdii-inspections.com>

#### Mitigation Form

Signed by a qualified inspector

#### Proof of New Purchase

(if applicable)

#### Proof of Prior Insurance

(if applicable)

#### Proof of updates entered in Quote/Application (If applicable)

Roofing and Plumbing updates, including water heater system updates, entered during the quoting stage must be validated by 4-point, roof certification, and/or other equivalent

#### Exclusion of Personal Property Coverage Form (if applicable)

Florida Statute 627.712 requires that you must provide the applicable Exclusion of Personal Property Coverage Form; the exclusion statement must be typed or handwritten.

#### Exclusion of Windstorm Coverage Form (if applicable)

Florida Statute 627.712 requires that you must provide the applicable Exclusion of Personal Property Coverage Form; the exclusion statement must be typed or handwritten.

**\*Must be maintained by Agency For Standard Value Homeowners Risks - Not Required for Submission**  
**All requirements above are mandatory submission documents for High-Value Risks**

**Inspection Requirements:** All required inspections must be no more than 6 months old. Roof inspections should demonstrate the entire roofing system is free and clear of any damage, patches, repairs, cracked or loose tiles and maintains a minimum of 5+ years life expectancy. All required 4-point inspections must be complete with color photos. Underwriting may decline an inspection as incomplete or lacking quality at their sole discretion.

# All Products

## Eligibility Guidelines & Payment

INELIGIBLE RISKS	HO3	HO4	HO6	DP3
Risks with pre-existing or unrepaired damage.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Risks in poor condition or poorly maintained	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Risks that are not occupied within 30 days of the effective date of the policy and/or are being renovated, updated, or altered to a degree that would otherwise make the home uninhabitable	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Risks that are vacant or unoccupied	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Unconventional construction (Mobile/Modular/Log Homes, Pre-Fabricated/Kit Homes, Asbestos siding, etc.)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Wood Piers, Pilings, Stilt foundations 25 years of age and older	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Elastomeric coating applied to roof coverings other than flat roofs	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Wood shake, wood shingle, or tin roofs	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Homes with integrated Photovoltaic Cell shingle/tile roofing systems including Solar Roof Tiles or other Solar Glass Roof types.	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Risks with Cloth, Knob and Tube or Aluminum single strand branched wiring	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Tank type water heaters 15 years of age and older	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Risks heated, in whole or in part, by solid fuel heating devices, such as wood burning stoves	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Applicants with a prior water damage loss of \$10,000 or greater in the last 3 years.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Applicants with 2 or more losses, other than weather related, within the past 3 years prior to the policy effective date.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Risks that have been previously rejected, cancelled or non-renewed by any prior insurance company for UW reasons within the past 3 years w/o prior UW approval	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Risks where Replacement Cost of the home is greater than +125% of Actual Cash Value	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Risks with a pool, trampoline or other attractive nuisance which is not completely secured by a Screened Enclosure, Wall or Fence which is permanent and lockable with a minimum height of 4 feet	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Risks with excessive or unusual liability exposure (tree houses, zip lines, empty swimming pools, etc)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fraternity, sorority or any similar type housing arrangement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Business or Commercial exposure other than home daycare	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Risks in the name of a corporation, LLC, or other entity type		<input checked="" type="checkbox"/>		

### PAYMENT OPTIONS

E-Check accepted at no additional charge. Visa, MasterCard, American Express, and Discover accepted with a 2.75% fee.

- 100% - Full Payment Required
- 60% Down; and 1 remaining payment due on the 180th day
- 40% Down; and 3 remaining payments due at the 90th, 180th, and 270th day 25% Down; and 7 remaining payments due in seven (7) equal installments at 60, 90, 120, 150, 180, 210 and 240 day intervals

**Payment Plan Notes:** Please refer to the Underwriting Guide for all applicable rules regarding fully earned assessments and policy fees included in the down payment percentage (%), the initial payment plan set-up fee (\$10), and the applicable subsequent payment plan installment fee added to each installment. Payment in full or down payment amount, as per the payment option selected, must be collected at time of binding and submitted within 10 days from the date coverage is effective date to avoid flat cancellation.

*Please see the Full Underwriting Guide for proper definitions, applicable surcharges, for a list of conditional or ineligible foundations and a complete list of ineligible risks.*

### DISTANCE TO COAST

**Counties with 2 Mile Minimum DTC Restriction:**

Broward, Miami-Dade, Palm Beach

**Counties with 1 Mile Minimum DTC Restriction:**

Collier, Lee, Pasco

**Counties with 0.5 Mile Minimum DTC Restrictions:**

Panhandle Counties

### CONTACT US

**Underwriting Department**

- 800-293-2532
- UWinfo@HPManaging.com

**Customer Service**

- 800-293-2532 x3001,
- CSR@HPManaging.com

**Application Submission**

Please upload all documents through PTS Attachments