

**100 % Replacement Cost Value (RCV) must be used as the Coverage "A" limit on all forms except the HO4 and HO8**

**For the HO8 policy form: 100% Actual Cash Value (ACV) may be used as the Coverage "A" limit when the Optional Replacement Cost Loss Settlement Endorsement is not selected (Properties over 100 years must be written at ACV)**

Please refer to Atlas Bridge **"Check Form Availability"** for closed zip codes and/or territories

**UPCIC will not backdate cancellations.** Please refer to the cancellation provision located in the policy.

**Panhandle Counties:** Bay, Escambia, Okaloosa, Santa Rosa, Walton

HO3	X-Wind in Windpool	All Wind & Non-Windpool
<b>Broward, Miami-Dade, and Palm Beach Counties</b> - Built 1976 or Newer	\$250,000 - \$800,000	\$250,000 - \$1,000,000
<b>All Other Counties</b> – Built 1950 or Newer	\$100,000 - \$800,000	\$100,000 - \$1,000,000

HO8	X-Wind in Windpool	All Wind & Non-Windpool
<b>All Counties</b> – Built 1900 or Newer	\$100,000 - \$800,000	\$100,000 - \$1,000,000

DP1	X –Wind in Windpool	All Wind and Non-Windpool
<b>Panhandle Counties</b> – Built 2002 or Newer	\$100,000 - \$250,000	\$100,000 - \$400,000
<b>Broward, Miami-Dade, and Palm Beach Counties</b> - Built 1976 or Newer	\$100,000 - \$250,000	\$100,000 - \$400,000
<b>All Other Counties</b> – Built 1900 or Newer	\$100,000 - \$250,000	\$100,000 - \$400,000

DP2/DP3	X –Wind in Windpool	All Wind and Non-Windpool
<b>Panhandle Counties</b> – Built 2002 or Newer	\$100,000 - \$250,000	\$100,000 - \$500,000
<b>Broward, Miami-Dade, and Palm Beach Counties</b> - Built 1976 or Newer	\$100,000 - \$250,000	\$100,000 - \$500,000
<b>All Other Counties</b> – Built 1940 or Newer	\$100,000 - \$250,000	\$100,000 - \$500,000

HO4	Coverage A	Coverage C
<b>All Other Counties</b> – Built 1900 or Newer	N/A	\$20,000 – \$300,000

HO6	Coverage A	Coverage C
<b>Owner Occupied</b>	*\$15,000 - \$500,000	\$20,000 – \$300,000
<b>Tenant Occupied</b>	*\$15,000 - \$500,000	\$6,000 (Min and Max)

\*A Replacement Cost Estimator is required when Coverage A limit is bound below \$50k

### Wind Mitigation Credits

Only the **OIR-B1-1802 (Rev. 01/12)** Uniform Mitigation Verification Inspection Form, promulgated by the state will be acceptable in applying for wind mitigation credits on all forms.

**Exception:** For Buildings of 5 or more stories, applicants may submit a Commercial Mitigation Form when applying for Reinforced Concrete Roof Deck credits only (1802 inspector qualifications apply).

**Note:** Opening Protection credit continues to require the OIR-B1-1802 (Rev. 01/12) Mitigation Form in the name of the insured.

**Hip Roof Credit** – For properties 2002 or newer, applicants may submit color photos of all building sides (minimum 4 photos) confirming **100% hip roof system**. Roof must meet the OIR-B1-1802 (Rev. 01/12) Uniform Mitigation Verification Inspection Form hip roof definition to obtain applicable credit. In the event the Company is unable to determine the roof geometry based on the photos provided, credits will be removed and to reinstate them, we will require the OIR-B1-1802 (Rev. 01/12) Uniform Mitigation Verification Inspection Form.

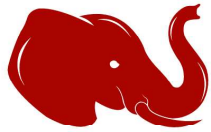
### Age of Home Requirements (Roof & HVAC Restriction do not apply to HO4)

Roofing, Heating, and Electrical updates within 30 years should be confirmed on the application on all other risks

**Four Point Inspection** must be provided for properties **older than 40 years** (except HO4, HO6 and HO8).

**Use UPCIC 4 PT Form or Equivalent**

Roof	Plumbing
All roof types must be in good condition with no existing damage. Any roof types 15 years or older – the Company may request proof of remaining useful life* at the homeowner's expense.	No Polybutylene Pipes ( <b>except HO8 &amp; DP1</b> )
<b>*When requested by the Company, the only inspectors authorized to provide proof of remaining useful life for roofs 15 years or older:</b>  Don Meyler Inspections (DMI): (800) 469-0434 My Safe Home Inspections: (888) 697-2331	No Pex Plumbing ( <b>except HO8 &amp; DP1</b> ) Exception: Properties built 2010 or newer or with Pex updated 2010 or newer
HVAC	Electrical
No Portable Space Heaters	Minimum of 100 Amps is Required
No Gas Heaters, Portable Stoves or Wood Burning Stoves (unless professionally installed)	No Aluminum (branch wire), Cloth, Knob Tube or Double Tap Wiring (Alumiconn and Copalum are acceptable)
No Open Flame Devices (If primary source)	No Fuses
Operable A/C is Required Statewide	No Federal Pacific (includes Stab Lok), Zinsco, Sylvania-Zinsco, or Challenger-Zinsco Boxes
Operating heating which is vented in each room is required statewide; <b>except for the following counties:</b> (Broward, Charlotte, Collier, Dade, De Soto, Glades, Hardee, Hendry, Highlands, Lee, Manatee, Martin, Monroe, Okeechobee, Palm Bch, Saint Lucie and Sarasota)	



Solid or alternative fuel-based heat sources which are professionally installed/certified are acceptable as long as they meet the aforementioned venting requirement

### Background

**All Forms: Prior arson convictions, fraud convictions, or misrepresentations disqualify applicant(s)**

Background eligibility applies to the named insured(s), spouse, relatives, or other person under the age of 21, or a student enrolled in school full time if residents of the household.

HO3, HO4, HO6, DP1, DP2 and DP3	All Forms
No Bankruptcies Filed within 60 Months	No Felony Conviction Within 10 Years
No Foreclosure Judgments within 60 Months	No First Party Lawsuit against an Auto or Homeowners Insurance company (Regardless of time frame)

### Ineligible Construction Types and Property Criteria

No Mobile or Trailer Homes	No Exterior Insulation Finishing System (EIFS)
No Dome Homes or Unusual Construction	No Pre-existing Damage
No Manufactured or Modular Homes	No Do It Yourself Construction
No Commercial Property/Business Exposure (Excluding Home Day Care)	No Builder's Risk (properties under construction or extensive renovation while unoccupied)
No Historic Homes	No Properties partially or wholly over sand (Acceptable under HO8 Only)
No Farming, Ranches, Orchards, Groves or Agriculture	No properties over Water
No Homes with Chinese Drywall	UPCIC policies that have been cancelled or non-renewed for Exposure and Risk Management may not be bound
No Open Foundation - Lattice, Stilts, Piers, Pilings etc. (HO8 & DP1 forms are acceptable) <b>Exception:</b> Properties with open foundation built 2002 or newer; or properties meeting the definition of FEMA Diagram 6 are acceptable under the HO3, DP2 & DP3 form.	

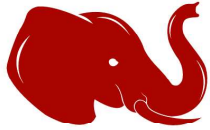
### Prior Losses

**Prior Sinkhole Losses on location or for applicant(s) are unacceptable on all forms** (Regardless of time frame)

All forms Except HO8	HO8 Form Only
No Water Damage, Dog Bite, Fire, or Theft losses in the last 60 months	No Fire losses in the last 60 months
One (1) loss (other than Water, Dog Bite, Fire, or Theft), for less than \$10K, in the last 60 months is acceptable with a \$1000 AOP deductible	HO8: Four (4) or less losses in the last 60 months is acceptable
One (1) remediated Fire or Water, or one (1) Dog Bite or Theft claim older than 60 months is acceptable <b>DP1 only:</b> One (1) prior water loss during the last 60 months is acceptable	One (1) remediated Fire claim older than 60 months is acceptable

### Ineligible Dog Breeds (Animal Liability Exclusion Applies Regardless of Breed for all forms)

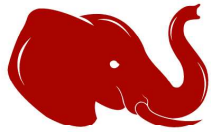
Chow	Staffordshire Terrier
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**UNIVERSAL  
PROPERTY**  
& CASUALTY INSURANCE COMPANY

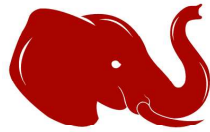
**Florida**  
Underwriting Binding Guidelines  
(07/11/2025 Edition)

Presa Canarios	Akita
Pit Bull	
Any mixed breed dog that is half breed or greater with one or more of the aforementioned breeds is not acceptable (Exception HO8 Form)	



Miscellaneous	
No condo hotels, nursing/ assisted living facilities or student housing	All forms PC 1-9 are acceptable
Rentals must be on an Annual Basis (12 - months). Sub-letting or short-term rentals are not acceptable	PC 10's are <b>not</b> acceptable (Ex: Fire station over 5 miles) <b>Exception: HO3 only</b> – Risks with construction types meeting the definition of <b>Masonry</b> or <b>Superior</b> in PC 10/10W are acceptable.
Deed/hud statement or proof of prior within 45 days is required to avoid surcharge (Force placed insurance or wind only policies are not considered prior insurance)	Log Homes are Acceptable ONLY in PC 1-8 (PC 1x-8x, 1y-8y, 8B, 9 or 10 are not acceptable)
New purchase foreclosures or short sold properties require current interior color photos <b>(AC/Heat, kitchen, all bathrooms and interior electrical panel)</b>	360 Home Replacement Cost Valuations are <b>only</b> acceptable if completed through the Atlas Processing System
HO6 policies must be in compliance with Florida Statutes, Section 718.111 (Properties under a Homeowner Associations or single-family homes are ineligible on an HO6 form)	Swimming pools must meet all barrier standards set forth in Florida's Residential Swimming Pool Safety Act (Liability Exclusion applies if standards are not met)
Handrails are required on 3 or more steps	No vacant or unoccupied properties
Home daycares must be licensed and meet state requirements (Business Exclusion/limitations apply)	Trampoline, diving board, or pool slides are acceptable on HO3 and HO8 forms (HO3 Liability Exclusion applies)

Endorsements Available	
ACV Loss Settlement for Windstorm or Hail to Roof Surfacing (HO3 & HO8 Only)	Personal Property Replacement Cost
Contents Exclusion Form (HO3 & HO8 Only)	Structures on the Residence Premises – Increased Limit
Coverage E Personal Liability Increase (HO3, HO4 & HO6)	Structures Rented to Others (HO3 & HO8 Only)
Increase Fungi, Wet or Dry Rot or Bacteria	Unit Owner Cov. A Special Cov. (HO6 Only)
Loss Assessment Increase (HO6 only, \$2,000 mandatory)	Unit Owner Rental to Others (HO6 Only)
On and Off Premises Theft Increase (HO8 Only)	Windstorm Exclusion (Available on all Forms)
Ordinance or Law Increase (HO3 & HO8 Only)	Water Back-Up and Sump Discharge or Overflow (HO3, HO4, HO6 Only)
Sinkhole Coverage – Coverage cannot be endorsed unless the property has first been inspected by AmeriPro 1-800-991-0142, and a copy of the inspection report has been reviewed and approved by UPCIC underwriting. Requests can only be made at inception (new business) or 90 days prior to renewal of the policy. (See home page of Atlas Bridge, dated 4/1/2012 for additional contact information)	



### GUIDELINES FOR ENTITY-OWNED PROPERTIES

Under certain circumstances entity-owned properties may be eligible for coverage. The following chart shows the relationship between entity types and the policy forms that **may** be available. Under no circumstances will policies written according to the chart below be acceptable unless the following criteria are met:

**HO Forms:**

- The entity must be an Additional Insured.
- The applicant must be an individual who is a party to the entity (e.g., Officer, Member, Trustee). The individual/applicant must also be the Named Insured and must reside at the property. (HO6 tenant-occupied is acceptable).

**DP Forms:**

- The entity must be a Named Insured.
- The applicant must be an individual who is a party to the entity (e.g., Officer, Member, Trustee).
- The property must be occupied by a tenant (individual/applicant should not reside at the property).
- Liability and Medical Payments coverage must be excluded.

**All Forms:**

- There must be a clear and transparent relationship between the individual/applicant, entity, and property.
  - The individual must have a clear first-party interest in the entity, and the entity must have a clear first-party interest in the property.
  - There can be no multiple-entity relationships – two entities owning one property or an entity owning/managing the entity that owns the property –with husband and wife trusts being the only exception.
- Proof of the preceding criteria must be verified prior to binding and submitted with the application, or the policy will be otherwise cancelled.

**Note:** *Additional Interests* may be added for the sole purpose of providing proof of coverage, using ISO Endorsement HO 04 10.

Entity Type	HO3, HO6, HO8	DP1, DP2, DP3
<b>Business Entities:</b> LLC, LLP, LTD & Corp. (Additional types, refer to Underwriting)	<ul style="list-style-type: none"> <li>• Entity must be Additional Insured</li> <li>• Member/Officer (individual) must be Named Insured and they must reside at the property (HO6 tenant occupied is acceptable)</li> </ul>	<ul style="list-style-type: none"> <li>• Entity must be Named Insured</li> <li>• Member/Officer should not be listed on policy or reside at the property</li> </ul>
<b>Probate Entity:</b> Estate of [Decedent]	Ineligible	Named Insured
<b>Personal Entities:</b> IRA FBO (Applicant), Life Estate	<ul style="list-style-type: none"> <li>• Life Tenant (individual) must be Named Insured and they must reside at the property (HO6 tenant occupied is acceptable)</li> <li>• Remainderman (individual) may be Additional Insured</li> </ul>	<ul style="list-style-type: none"> <li>• Life Tenant (individual) must be Named Insured and property must be occupied by a tenant</li> <li>• Remainderman (individual) may be Additional Insured</li> </ul>
<b>Trust Entities, Individual Trust, Family Trust, Realty Trust, Land Trust</b> (Revocable (Living) or Irrevocable)	<ul style="list-style-type: none"> <li>• Entity must be Additional Insured</li> <li>• Trustee (individual) must be Named Insured and they must reside at the property. (HO6 tenant occupied is acceptable)</li> </ul>	<ul style="list-style-type: none"> <li>• Trust must be Named Insured</li> <li>• Trustee (individual) should not be listed on policy or reside at the property</li> </ul>
<b>Residential Associations:</b> Condominium Association, Homeowner Association	Additional <u>Interest</u> Only	Ineligible
<b>Co-Operative Development Management Companies</b>	Additional <u>Interest</u> Only	Ineligible

## HOMEOWNERS AND DWELLING FIRE BINDING AUTHORITY GUIDELINES

- I. Risks not meeting all of the requirements contained herein may not be bound. Risks not eligible for binding may be submitted unbound if they meet the guidelines contained in the "Manual" (See section VI below regarding unbound applications) and the applicable program section of the manual (Homeowners or Dwelling Fire).
- II. Company underwriting guidelines are located in the Manual and may be supplemented in the applicable program section. Rules contained in the program section of the manual must be followed and will prevail in the underwriting and rating of all policies written with Universal Property & Casualty Insurance Company.

### III. General Requirements

- A. All business placed by the agent with the Company must originate from persons licensed for the Agency by the Company. Brokered business (except brokered business placed under a written Brokerage Agreement) is not acceptable and is deemed to be a violation of the Agency-Company Agreement.
- B. All bound applications must be submitted to the Company upon binding of the policy.

### IV. Binding Requirements

Risks eligible for binding may be bound by obtaining a completed and signed UPCIC application and the required premium payable to UPCIC.

1. The binder period will end upon the earliest of (a) 30 days following binding, (b) acceptance or declination of the insurance policy, or (c) notice from the Company.
2. New Business:
  - a. **Full Payment Option** – The full payment is to be submitted with the application. If paid by the insured, mortgagee or premium finance company within 15 days of the date the policy is effective.
  - b. **Two Payment Option** – 55% down and 45% due on the 180<sup>th</sup> Day of the policy period.
  - c. **Four Payment Option** – 30% down and 2 payments of 25% each due on the 90<sup>th</sup>, 180<sup>th</sup> day and 1 payment of 20% on the 270<sup>th</sup> day of the policy period.
3. Payment fee schedule for the two and four payment plans above:

Total Premium including fees ranges from:			The fee per payment is:
\$0	To	\$399	\$3
\$400	To	\$499	\$4
\$500	To	\$649	\$5
\$650	To	\$799	\$6
\$800	To	\$949	\$7
\$950	To	\$1,099	\$8
Add \$1 in fees per payment for every \$150 of total premium over \$949			
A setup fee of \$10 applies to all policies utilizing a payment plan			

4. Renewal Business: The billing process is the same as the New Business process above with one exception. The first Payment Option will be mailed to the insured 50 days in advance of the renewal date.

## **V. Additional Limitations on Binding**

The Company is able to consider applications for coverage originating in all areas of Florida. However, the Company must ensure that applications received for risks located in areas of the state in which the Company has existing concentrations are assessed for their effect on the Company's overall exposure. From time to time, Universal Risk Advisors, UPCIC's Managing General Agent (MGA) will identify the areas in which the Company will not authorize the binding of coverage and will require the submission of all policies unbound according to the procedures of Section VI, below. This may include changing the territories or minimum/maximum coverage values for which binding is allowed.

Applications cannot be submitted on a bound basis when a prior UPCIC policy of the applicant, a resident relative or other person residing with the applicant, has been canceled (for reasons other than non-payment) or non-renewed by the Company. If the agent is new to the account and desires to submit the application on a bound basis, the agent must make appropriate inquiry of the applicant and/or Company to determine compliance with this requirement.

Documentation regarding unbound risks should be submitted with the application as provided in Section VI, below. As allowed by law, UPCIC reserves the right to cancel or reject risks that are submitted out of compliance with the underwriting manual or guidelines.

## **VI. Unbound Applications:**

Risks not meeting the binding guidelines and requirements contained in the manual and applicable program section may be submitted on a non-bound basis for consideration. The following documentation will be required with the application:

- A.** A completed, but not signed UPCIC application, a copy of the expiring declaration page must be submitted with each application. A copy of expiring declarations is not required for a new home.
- B.** A completed Residential Replacement Cost worksheet must be submitted with each application requiring one.
- C.** Omit any effective date.
- D.** Do not require the signature of the applicant.
- E.** Do not accept any premium deposit from the applicant.
- F.** Do not issue any form of binder to the applicant.
- G.** Do not advise the applicant they are covered.
- H.** You will be notified in writing of the acceptability of the risk and advised if binding is acceptable.

**Note:** *Universal Property & Casualty seeks to write business and will make every effort to do so responsibly. Risk not meeting the binding guidelines may be submitted unbound as provided for in Section VI above. The company considers all available information in underwriting risks. In some cases, the company may be able to write risk meeting the criteria might not be acceptable due to other underwriting considerations. The underwriting department will be happy to assist with any questions.*