

Product Underwriting Matrix

COVERAGE	HO3	DP3	HO6
Coverage A – Dwelling Min	Rating system will advise of minimum by ZIP code	Rating system will advise of minimum by ZIP code	\$50K minimum requirement
Coverage A – Dwelling Max	Max is \$9M TIV (Total Insured Value)	Max is \$9M TIV. Dwelling Under Construction (DUC) Max is \$3M TIV.	\$1.5M max Coverage A limit
Coverage B – Other Structures	Defaults to 2% with option to increase up to 100% of Coverage A (increase over 20% will require endorsement and UW referral)	Defaults to 2% with option to increase up to 20% of Coverage A; fences not covered for hurricane peril	N/A
Coverage C – Contents	Default 50% of Coverage A w/ options to inc, dec, or excl. RC still applicable on decrease to 10%, 75% max	Optional up to 70% of Coverage A	Minimum \$50K, max limits \$1M
Coverage D – Loss of Use Additional Living Expense	10% of Coverage A	N/A	10% of Coverage C, 10% of Coverage A w/ option to increase to 20%
Coverage D – Fair Rental Value	N/A	10% of Coverage A	N/A
Coverage E – Personal Liability	Default to \$100K with \$300K & \$500K options	Defaults to \$100K, max option \$300K	Default to \$100K with \$300K & \$500K options
Coverage F – Medical Payments	Default \$1K with \$2K, \$3K, \$4K, \$5K and \$10K options available	Only \$100K/\$1K and \$300K/\$5K combination available	Default \$1K with \$2K, \$3K, \$4K, \$5K and \$10K options available
Hurricane Protection Credits	A.1, A.2 and A.3 hurricane protection are all full credits with Olympus when all glazed openings are protected.	A.1, A.2 and A.3 hurricane protection are all full credits with Olympus when all glazed openings are protected.	A.1, A.2 and A.3 hurricane protection are all full credits with Olympus when all glazed openings are protected.
Hurricane Deductibles	\$500, \$1K, 1%, 2%, 3%, 5%, 10%	\$500, 2%, 5%, 10%	2%, 5%
AOP Deductibles (AOP deductible cannot exceed the hurricane deductible)	\$500, \$1K, \$1.5K, \$2K, \$2.5K, \$5K, \$10K, \$15K, \$25K	\$500, \$1K, \$2.5K, \$5K	\$500, \$1K, \$2.5K
Non-Hurricane Wind Deductibles (NHW deductible cannot be less than the AOP deductible)	\$500, \$1K, \$1.5K, \$2K, \$2.5K, \$5K, \$10K, \$15K, \$25K	N/A	N/A
Scheduled Personal Property (\$500 minimum per item)	Appraisal or receipt 3 years or newer required. No prior theft or mysterious disappearance, or fire.	N/A	Appraisal or receipt 3 years or newer required. No prior theft or mysterious disappearance, or fire.
Personal Property Replacement Cost	Optional	Optional	Optional
Screen Enclosures	Included in Coverage A at RC if attached	Excluded with buyback up to \$50K	N/A
Water Damage Exclusion	N/A	Optional	N/A
Ownership	<ul style="list-style-type: none"><li>• LLCs or corporations can be written on HO3 (primary occupancy), HO6 or DP3 forms and can include liability, must be owner-occupied and the LLC must be for personal use only. To be eligible for liability only one property can be owned by the LLC.</li><li>• Trusts and LLCs require an individual as named insured and should be listed as an additional interest.</li><li>• Trusts can be written with or without liability (must be reviewed by UW on a case-by-case basis).</li><li>• If more than 10 risks are owned by a named insured, ALL risks other than the PRIMARY residence are ineligible, whether or not we insure all or one of the risks, with proof of liability or a commercial general liability policy for those uninsured with OIC.</li></ul>	<ul style="list-style-type: none"><li>• LLCs or corporations can be written on HO3 (primary occupancy), HO6 or DP3 forms and can include liability, must be owner-occupied and the LLC must be for personal use only. To be eligible for liability only one property can be owned by the LLC.</li><li>• Trusts and LLCs require an individual as named insured and should be listed as an additional interest.</li><li>• Trusts can be written with or without liability (must be reviewed by UW on a case-by-case basis).</li><li>• If more than 10 risks are owned by a named insured, ALL risks other than the PRIMARY residence are ineligible, whether or not we insure all or one of the risks, with proof of liability or a commercial general liability policy for those uninsured with OIC.</li></ul>	<ul style="list-style-type: none"><li>• LLCs or corporations can be written on HO3 (primary occupancy), HO6 or DP3 forms and can include liability, must be owner-occupied and the LLC must be for personal use only. To be eligible for liability only one property can be owned by the LLC.</li><li>• Trusts and LLCs require an individual as named insured and should be listed as an additional interest.</li><li>• Trusts can be written with or without liability (must be reviewed by UW on a case-by-case basis).</li><li>• If more than 10 risks are owned by a named insured, ALL risks other than the PRIMARY residence are ineligible, whether or not we insure all or one of the risks, with proof of liability or a commercial general liability policy for those uninsured with OIC.</li></ul>

ELIGIBILITY	HO3	DP3	HO6
Vacancy Endorsement	N/A	Buyback available for annual rentals only	N/A
Loss Assessment	\$1K included/\$5K max	Optional \$5K/\$10K	\$2K included/\$5K max
Water Backup	Optional \$5K limit w/\$250 deductible	N/A	N/A
Spartan Endorsement – HO3 only · Available to be added mid-term	Spartan Endorsement is an enhanced coverage package. See <b>page 12</b> for additional details.	N/A	N/A
Unconventional Construction (e.g., log homes, tiny homes, container homes, domes)	Ineligible	Ineligible	Ineligible
Short-Term Rental	N/A	3-day minimum rental period. \$250K minimum Coverage A.	3-day minimum rental period. Must be written on the DP3 form, with condominium type.
Distance to Hydrant	Any risk greater than 5 miles to a fire station and more than 1,000 feet to a hydrant is ineligible. Other credible water sources can be considered.	Any risk greater than 5 miles to a fire station and more than 1,000 feet to a hydrant is ineligible. Other credible water sources can be considered.	Any risk greater than 5 miles to a fire station and more than 1,000 feet to a hydrant is ineligible. Other credible water sources can be considered.
Distance to Fire Station	Any risk greater than 7 miles to the fire station is ineligible.	Any risk greater than 7 miles to the fire station is ineligible.	Any risk greater than 7 miles to the fire station is ineligible.
Animal Liability Special Limits (exotic, non-domestic animals = ineligible)	Animal Liability Special Limits Excluded with \$50K buyback, except for unacceptable breeds below:	N/A	Excluded with \$50K buyback, except for unacceptable breeds below:
Unacceptable Dog Breeds	Akita, American Pit Bull Terrier, American Staffordshire Terrier, Cane Corso (Italian Mastiff), Catahoula Leopard, Chow, Doberman Pinscher, Fox Terrier, German Shepard, Husky, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier, Wolf, or any mixture that includes any of these breeds.	Akita, American Pit Bull Terrier, American Staffordshire Terrier, Cane Corso (Italian Mastiff), Catahoula Leopard, Chow, Doberman Pinscher, Fox Terrier, German Shepard, Husky, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier, Wolf, or any mixture that includes any of these breeds.	Akita, American Pit Bull Terrier, American Staffordshire Terrier, Cane Corso (Italian Mastiff), Catahoula Leopard, Chow, Doberman Pinscher, Fox Terrier, German Shepard, Husky, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier, Wolf, or any mixture that includes any of these breeds.
Special Note Regarding Dog Breeds	Risks that have German Shepherd, Catahoula Leopard, Fox Terrier, Belgian Malinois and Husky may be written excluding Animal Liability.	Risks that have German Shepherd, Catahoula Leopard, Fox Terrier, Belgian Malinois and Husky may be written excluding Animal Liability.	Risks that have German Shepherd, Catahoula Leopard, Fox Terrier, Belgian Malinois and Husky may be written excluding Animal Liability.
Unacceptable Electrical and Plumbing	<ul style="list-style-type: none"><li>• Electrical: Min 150 amp required Federal Pacific, Challenger, Zinsko, Sylvania, Aluminum, Knob &amp; Tube, Cloth, Alumicon</li><li>• Plumbing: Polybutylene, Galvanized, Cast Iron</li></ul>	<ul style="list-style-type: none"><li>• Electrical: Min 150 amp required Federal Pacific, Challenger, Zinsko, Sylvania, Aluminum, Knob &amp; Tube, Cloth, Alumicon</li><li>• Plumbing: Polybutylene, Galvanized, Cast Iron</li></ul>	<ul style="list-style-type: none"><li>• Electrical: Min 150 amp required Federal Pacific, Challenger, Zinsko, Sylvania, Aluminum, Knob &amp; Tube, Cloth, Alumicon</li><li>• Plumbing: Polybutylene, Galvanized, Cast Iron</li></ul>
Inspection Requirements Olympus requires an inspection be completed by a third-party vendor for all HO3 and DP3 properties (even if one has been provided) at no cost to the policyholder.	<ul style="list-style-type: none"><li>• OIC requires an inspection on ALL properties. This includes an exterior observation (drone usage) inspection.</li><li>• 4-point inspections on risks ≥ 15 years of age.</li><li>• High value inspections on risks \$750K Coverage A and higher.</li><li>• The insured should be advised of the in-home inspection and photo requirement.</li></ul>	<ul style="list-style-type: none"><li>• OIC requires an inspection on ALL properties. This includes an exterior observation (drone usage) inspection.</li><li>• 4-point inspections on risks ≥ 15 years of age.</li><li>• High value inspections on risks \$750K Coverage A and higher.</li><li>• The insured should be advised of the in-home inspection and photo requirement</li></ul>	Inspection not required.



# Product Underwriting Matrix

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<b>Prior Claims</b> Questions regarding eligibility should be referred to UW. Prior claims follow named insured and risk address.	One non-weather related claim, < \$10,000 within the past 3 years. Two Act of God claims, regardless of loss amount at insured location or other location. No prior sinkhole, liability and fire losses are ineligible regardless of age of the loss.	One non-weather related claim, < \$10,000 within the past 3 years. Two Act of God claims, regardless of loss amount at insured location or other location. No prior sinkhole, liability and fire losses are ineligible regardless of age of the loss.	One non-weather related claim, < \$10,000 within the past 3 years. Two Act of God claims, regardless of loss amount at insured location or other location. No prior sinkhole, liability and fire losses are ineligible regardless of age of the loss.
<b>Prior Insurance</b> Please note force-placed coverage is not accepted as proof of prior	Less than 30-day lapse in coverage acceptable.	Less than 30-day lapse in coverage acceptable.	No prior coverage required.
<b>Water Heater</b>	15 years and newer. Tankless water heaters are eligible at any age, if in good condition.	15 years and newer. Tankless water heaters are eligible at any age, if in good condition.	15 years and newer. Tankless water heaters are eligible at any age, if in good condition.
<b>Eligible Roofs</b>	<ol style="list-style-type: none"><li>If 75% of roof area is hip, rate it as hip.</li><li>Tile &amp; Metal roofs 20 years and newer.</li><li>Shingle roofs 15 years or newer.</li><li>Shingle roofs 11–15 years of age MUST have secondary water resistance (SWR).</li><li>Shingle roofs 16+ years (21 for metal &amp; tile) must have SWR and a life expectancy of at least 5 years confirmed by an authorized inspector.</li><li>The cost of the inspection is applicant's responsibility.</li><li>See flat roof section.</li></ol>	<ol style="list-style-type: none"><li>If 75% of roof area is hip, rate it as hip.</li><li>Tile &amp; Metal roofs 20 years and newer.</li><li>Shingle roofs 15 years or newer.</li><li>Shingle roofs 11–15 years of age MUST have secondary water resistance (SWR).</li><li>Shingle roofs 16+ years (21 for metal &amp; tile) must have SWR and a life expectancy of at least 5 years confirmed by an authorized inspector.</li><li>The cost of the inspection is applicant's responsibility.</li><li>See flat roof section.</li></ol>	<ol style="list-style-type: none"><li>15 years and newer only for YOC and Roof.</li><li>Risks with roofs 11–15 years of age (other than metal/reinforced concrete) must have SWR.</li></ol>
<b>Ineligible Roofs</b>	<ol style="list-style-type: none"><li>Wood shake shingle roofs.</li><li>Shingle roofs age 11–15 without SWR.</li><li>Shingle roofs 16+ years (21+ for metal &amp; tile) without SWR and a life expectancy of at least 5 years confirmed by a pre-authorized inspector.</li><li>See flat roof section.</li></ol>	<ol style="list-style-type: none"><li>Wood shake shingle roofs.</li><li>Shingle roofs age 11–15 without SWR.</li><li>Shingle roofs 16+ years (21+ for metal &amp; tile) without SWR and a life expectancy of at least 5 years confirmed by a pre-authorized inspector.</li><li>See flat roof section.</li></ol>	<ol style="list-style-type: none"><li>15 years and newer only for YOC and Roof.</li><li>Risks with roofs 11–15 years of age (other than metal/reinforced concrete) must have SWR.</li></ol>
<b>Flat Roof Eligibility</b> (If over 25% of the roof line over living space is flat)	<ol style="list-style-type: none"><li>Non-concrete flat roofs: Eligible on risks 5 years or newer.</li><li>Reinforced concrete roofs: Eligible when the roof covering is 10 years or newer.</li><li>Mixed roof shapes: Follow eligible roof section for age/material specifics, roofs with 25% or less flat portion, not subject to 5 years old covering age, but rather UW review for good condition.</li></ol>	<ol style="list-style-type: none"><li>Non-concrete flat roofs: Eligible on risks 5 years or newer.</li><li>Reinforced concrete roofs: Eligible when the roof covering is 10 years or newer.</li><li>Mixed roof shapes: Follow eligible roof section for age/material specifics, roofs with 25% or less flat portion, not subject to 5 years old covering age, but rather UW review for good condition.</li></ol>	<ol style="list-style-type: none"><li>Reinforced Concrete only, risk must be 15 years or newer.</li></ol>
<b>Coastal Boundaries</b>	Open with wind on the coast statewide.	Open with wind on the coast statewide.	Open with wind on the coast statewide.
<b>Pool Requirements</b>	Screened enclosure or permanent 4-foot fence with locks. No diving boards or fiberglass slides (UW to review built-in, permanent slide structures on case-by-case basis).	Screened enclosure or permanent 4-foot fence with locks. No diving boards or fiberglass slides (UW to review built-in, permanent slide structures on case-by-case basis).	N/A
<b>Trampolines</b>	Ineligible	Ineligible	Ineligible
<b>Town/Row House Rating</b>	Any single-family risk contained in a multi-family unit will be rated as Town/Row House.	Any single-family risk contained in a multi-family unit will be rated as Town/Row House.	All true condos (to confirm whether a risk is a condo, refer to myfloridalicense.com) must be written on an HO6 form. If the risk has an HOA, it must be written on an HO3 form. An HO6 rented to others is written as DP3, dwelling type condominium.

ELIGIBILITY	HO3	DP3	HO6
<b>Occupancies</b>	Primary, Secondary (occupied > 3 months non-consecutive), Seasonal (unoccupied > 180 days in any 1-year period).	Primary, Secondary (occupied > 3 months non-consecutive), Seasonal (unoccupied > 180 days in any 1-year period).	Primary, Secondary (occupied > 3 months non-consecutive), Seasonal (unoccupied > 180 days in any 1-year period).
<b>Dwelling Under Construction</b>	Risks under construction are available. Please see <b>page 9</b> for Dwelling Under Construction.	Risks under construction are available. Please see <b>page 9</b> for Dwelling Under Construction.	N/A
<b>Sinkhole Coverage</b>	Excluded with option to buyback post-bind with approved vendor inspection (paid by insured) must be received within 60 days of effective date.	Excluded with option to buyback post-bind with approved vendor inspection (paid by insured) must be received within 60 days of effective date.	N/A
<b>Open Foundation/Pilings</b>	Crawl space must be enclosed. Concrete or steel piers acceptable, should be rated as 2 stories. Wood pilings acceptable if 10 years and newer even if risk is X-Wind.	Crawl space must be enclosed. Concrete or steel piers acceptable, should be rated as 2 stories. Wood pilings acceptable if 10 years and newer even if risk is X-Wind.	N/A
<b>Modular Homes</b>	Ineligible	Ineligible	Ineligible
<b>Flood Policy Requirements</b>	Flood Waivers acceptable in hazardous flood zones if no proof of flood policy submitted.	Flood Waivers acceptable in hazardous flood zones if no proof of flood policy submitted.	Flood Waivers acceptable in hazardous flood zones if no proof of flood policy submitted.
<b>EIFS Construction/ Insulated Panels/SIRS</b>	Ineligible	Ineligible	Ineligible
<b>Ordinance and Law</b>	Included at 25% with option to increase to 50%	Excluded with option to buy back 25%	Included at 25% with option to increase to 50%
<b>Solar Panels</b>	Available via endorsement	Available via endorsement	Ineligible

## HOW TO ACCESS OLYMPUS ONLINE & CONNECT

Corporate site for policyholders and agents to access resources, company information and useful marketing materials:

**olympusinsurance.com**

Policy management system for quoting and binding; login for policyholders to make payments, access their policy documents, and agency production reports, or to report a claim online:

**oiconnect.com**

Connect with Olympus Insurance for instant updates and easy sharing of the latest information:

**facebook.com/olympusinsurance**

**instagram.com/olympusinsurance**

**linkedin.com/company/olympus-homeowners-insurance**

**twitter.com/olympusfl**

## FORMS COMMONLY USED

Certificate of Condition  
**olympusinsurance.com/coc**

Endorsement Certificate of Condition  
**olympusinsurance.com/endorsementcoc**

Year of Construction Affidavit  
**olympusinsurance.com/yoc**

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**Why Choose Olympus Insurance?**

**Elite Repair Program**

