



# FLORIDA ADMITTED HOME

## Coverage Limits

Coverage A	\$125,000 - \$2,000,000 (maximum)
Coverage B	Up to 40% of Coverage A*
Coverage C	Up to 50% of Coverage A
Coverage D	20% of Coverage A*
Coverage E	Up to \$500,000
Coverage F	Up to \$5,000

\*subject to minimums

Homes located in Broward, Miami-Dade, Palm Beach and Monroe counties are not eligible. Homes located on barrier islands may be eligible for our non-admitted program.

## Deductibles

AOP	\$500, \$1000, \$2500, \$5000, \$10,000, \$25,000, \$50,000
Hurricane	1%*, 2%, 3%, 5%, 10%

## Construction / Roof

- **Year of Construction** - Rates based on YOC. No age of home restrictions. Completely renovated homes could qualify to use the renovation year as construction year.
- **Construction Type** - Aluminum Siding, Fire Resistive, Frame, Frame W/ Hardiplank Siding, Log, Masonry, Brick/Stone/Masonry Veneer, Vinyl Siding
- **Roof** - Max age is 30 years. Age restrictions depend on roof type and property location. [Roofing Materials](#)  
[Payment Schedule Endorsement available for E&S Home.](#)

## Pools / Screened Enclosures / Carports

- **Pools** - Must have pool cage or 4' permanent fence completely around pool or property with self-latching gate.
- **Pool Cages/ Screened Enclosures/Carports** - Excluded for Hurricane with optional buy back available up to \$50,000.
- **Diving Boards / Slides / Trampolines** - eligible

## Animals

- **Animal Liability Annual Sublimit (Cov E)** - \$50,000
- **Ineligible Dogs** - If these dogs reside on the property, risk is not eligible for coverage: American Pit Bull Terrier, American Staffordshire Terrier, Chow, Doberman Pinscher, Presa Canario, Rottweiler, Staffordshire Bull Terrier, Wolf/Wolf Hybrid, plus any dog with a bite history and those that show any aggression.

## Optional Coverages

- **Enhanced Personal Property** - Up to 20% of Cov. A
- **Equipment Breakdown** - Up to \$100,000 per occurrence
- **Identity Theft** - \$15,000 of coverage
- **Limited Fungi/Property Limit** - Up to \$50,000
- **Personal Injury** - Up to Cov. E limit of liability
- **Additional Replacement Cost** - Add 25% to Cov. A
- **Ordinance or Law** - 25% included. Add up to 50%
- **Sinkhole** - To add, a home inspection, paid by homeowner and conducted by a certified inspection is required. 10% deductible applies.
- **Water Backup** - Up to \$10,000

## Water Limitation

- Homes older than 40 years have a \$10k water limit. No buyback available.

## Discounts

- **Alarm System & Fire Protective Devices**
- **Direct Repair Deductible Savings**
- **Smart Water Monitoring**
- **Claims Free** - Must be claims free for 3 years prior
- **Secured Community** - Defined as a gated, single entry, or patrolled community. Does not apply to seasonal or secondary homes.
- **Building Code Effectiveness Grade**
- **Wind Mitigation Credit** - Wind Mit Inspection required to be kept on file by agent if change is made to default rating.



## Contact a Team Member

### CUSTOMER SUPPORT | UNDERWRITING | ACCOUNTING

- 855.479.9338 - (Personal Lines)
- [CustomerSupport@swyfft.com](mailto:CustomerSupport@swyfft.com)
- [Underwriting@swyfft.com](mailto:Underwriting@swyfft.com)
- [Accounting@swyfft.com](mailto:Accounting@swyfft.com)

**CLAIMS** [swyfft.com/claims](http://swyfft.com/claims) | 877-799-3389

### MARKETING TEAM

- [Marketingteam@swyfft.com](mailto:Marketingteam@swyfft.com) | 855.479.9338 (Personal Lines)
- Robert Ludwig 941.229.6596 | [robert.ludwig@swyfft.com](mailto:robert.ludwig@swyfft.com)
- Jeff Sanders 973.590.2944 | [jeff.sanders@swyfft.com](mailto:jeff.sanders@swyfft.com)



## Fees & Pay Plans

### PAYMENT PLANS

- Outside premium financing is not permitted.
- Full-Pay OR Monthly Pay. Monthly pay requires two months down payment followed by 10 equal monthly installments with \$3 installment fees.

**Accepted Forms of Payment** - EFT, Debit and all major Credit Cards.

### SURCHARGES & FEES

- \$25 MGA Fee annually
- **\$20 NSF fee**

## Know when to pass. These risks are not eligible for coverage with Swyfft.

### OCCUPANCY

- Homes that are vacant, unoccupied, under construction, for sales, used for non-habitational purposes or are in foreclosure (last 3 years)
- Homes in the name of an Estate or a Business
- Homes with more than two mortgages
- Incidental occupancy
- [Seasonal or secondary homes](#) that are not owner-occupied
- Tenant occupied dwellings

### PLUMBING

- Galvanized and polybutylene plumbing
- Water heaters in attic 8 years and older
- Water heaters in living areas 12 years and older
- Water heaters in nonliving areas 25 years and older

### ELECTRICAL

- Aluminum wiring that has not been retrofitted with alumicon, copalum connectors
- Knob and tube wiring or carbon tetrachloride, cloth wiring without a romex layer
- Split bus and fuse boxes, Stablok, Federal Pacific, GTE/Sylvania, Challenger, or Zinsco electric panels
- Homes without central heat source

### STRUCTURE

- Risks in disrepair or with existing damage. This includes all outbuildings or other structures, or property that reflects hazardous conditions. For example: cracked sidewalks, debris, large limbs overhanging home, absence of stair railings on stairways with 3 steps or more.
- Roofs in /less than good condition. No Tesla Solar Roofs including solar roofs that include any Tesla batteries and/or any Tesla parts. No Dome Roofs.
- Unusual liability exposure on/adjacent to property
- Asbestos siding, Masonite siding, Enhanced Insulation and Finishing Systems (EIFS) or synthetic stucco covering the exterior wall
- Any part of dwelling located over water
- Barndominiums, mobile homes or manufactured homes. This includes these types of structures as additional structures on the insured premises.
- Dwellings built on landfills, previously used for refuse
- Homes with less than 800 square feet
- Historical homes, Fraternity/Sorority houses
- Inground pools without protective fencing

### CLAIMS

- Losses - More than 1 non-weather-related losses in 3 years
- Any open claims
- Any prior sinkhole activity or claims

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## Check with us first. You'll need underwriting approval before binding these risks.

- Any lapse in coverage.
  - Prior cancellation or non-renewal for UW reasons
  - Modular homes
  - Homes in the name of a [Trust or LLC](#)
  - Prior liability or fire loss at any location
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## Home Inspections. For added reassurance, we inspect every property we insure.

- **Exterior Inspections:** We'll send out a Swyfft inspector. Insureds do not have to be home.
- **Interior Inspections:** If the home qualifies, we have two options for interior inspections:
  - We'll send out a Swyfft inspector
  - DIY Home Inspection conducted by the insured.





# FLORIDA E&S HOME PROGRAM

## QBE UNDERWRITERS

### Coverage Limits

Max TIV: \$3M

Coverage A	\$350,000- \$3,000,000
Coverage B	Up to 40% of Coverage A
Coverage C	Up to 50% of Coverage A
Coverage D	Up to 30% of Coverage A
Coverage E	\$100K, \$300K, \$500K

*\*subject to minimums*

### Deductibles

AOP	\$2.5K, \$5K, \$10K, \$25K, \$50K
Wind/Hail	2%, 3%, 5%, 10%
Tropical Cyclone	3%, 5%, 10%

### Construction / Roof

- **Year of Construction** - Minimum YOC: 1980
- **Construction Type** - Risks with wood construction within 20 miles of the coast are ineligible

### Roof Eligibility

Roof Type	RCV	ACV
Asphalt	<10 years	10 - 25 years
Hurricane Rated Shingles	<15 years	15 - 25 years
Wood Shingles	< 15 years	15 - 25 years
Metal	< 25 years	25 - 40 years
Clay / Concrete Tiles	<25 years	25 - 40 years
Built Up / Rolled / Flat Roof	<15 years	15 - 25 years

*\*Risks with solar panels are permissible but Coverage for Solar Panels will be limited to \$5,000*

### Optional Coverages

- **Additional Replacement Cost** - 25%
- **Identity Fraud**
- **Limited Fungi / Property Limit** - Up to \$25K
- **Mechanical Breakdown** - \$25K
- **Ordinance or Law** - 10%
- **Water Backup** - \$5K, \$10K

### Water Sublimit

Water damage sub-limit of \$25,000 to apply in Florida unless a full automatic water shut-off system has been installed and evidence provided, then full coverage can be offered.

*\*applies to FL only*

### Loss History

- Risks with water damage, theft, or mysterious disappearance claims >\$10K are ineligible.
- Risks with any liability claims are also ineligible

### Assignment of Benefits (AOB)

Restrictions apply. See policy for details.

### Anti-Public Adjuster Endorsement

See policy for details.

### Discounts

- **Alarm System & Fire Protective Devices**
- **Smart Water Monitoring**
- **Claims Free** - Must be claims free for 3 years prior
- **Secured Community** - Gated, single entry, or patrolled community. No seasonal/secondary homes.
- **Building Code Effectiveness Grade**
- **Wind Mitigation Credit** - Wind Mit Inspection or any other comparable inspection/report required to be kept on file by agent if change is made to default rating.

### Fees & Pay Plans

- **Pay Plans:** Full-Pay or [Monthly](#)
- **Payment Methods:** EFT, Debit and all major credit cards.
- 3% CC fee applied to total amount due for new business and renewals. Excludes monthly.

### Minimum Earned Premium

Policies are subject to a 25% minimum earned premium, which increases to 50% if the policy is in effect at any point during hurricane season (June 1st to November 30th)

### Signed Apps Required



Review our [E&S Pocket Guide](#) for more on MEP, Diligent Effort, Payments, Fees and other FAQs.



## Know when to pass. These risks are not eligible for coverage with Swyfft / QBE



### OCCUPANCY

- Insureds with arson or fraud convictions, any history of bankruptcy, foreclosure, repossession, whether discharged or not
- Dwellings with day-care or assisted living operations unless liability is excluded
- Risks in foreclosure proceedings
- Multi-family - More than 3 family dwellings
- Student rentals/dwellings rented to students
- Insureds with high profile occupations (entertainers, actors, athletes, musicians, and political figures)
- Dwellings with more than 2 mortgagees

### ROOF

- Metal or Clay Tiles or Concrete Tiles > 40 years
- All other > 25 years
- Dwellings with poor roof condition including roofs with unrepaired damage or in poor state of repair
- Risks where the roof has been internally treated with spray foam insulation
- Risks with non-standard roof coverings such as Thatched Roofs, Natural 'Green' Roofs or Roofs where more 25% is covered in solar panels
- Risks with a solar roof including Tesla Roofs and properties with Tesla batteries or parts.
- Any risks with a wood shake shingle roof

### CLAIMS

- Any open claims
- Any water damage, theft, mysterious disappearance claim > \$10k
- Any liability claim

### STRUCTURE

- Dwellings with Asbestos or Chinese Drywall
- Homes with pools that do not meet local code requirements, unless liability is excluded
- Dwellings with lead paint
- Mobile homes
- COC risks/structural work/renovations
- Risks with EIFS
- Farms, ranches, or risks with over 10 acres of land
- Risks on barrier islands
- Risks with commercial exposure
- Risks for sale over a 12 month period
- Risks within 5 miles of the coast in Georgia

### ELECTRICAL / PLUMBING / HEATING

- Any risk that has less than 100 amp circuit breaker service in any single electrical panel is ineligible for coverage
- Any risk that has any single B&C Kearney, Challenger, Federal Pacific Electric Stab-Lok, or Zinsco electrical panel(s) or breakers, regardless of amperage
- Any risk that has cloth wiring
- Any risk that has aluminum wiring (However, what is permissible is when Aluminum wiring AA 8000 series is used as a utility connection as the main feeder to the property)
- Any risk that has any knob and tube wiring
- Any risk that has any fuses
- Any risk that has cast iron, galvanized steel, lead, or polybutylene piping/plumbing, unless for wastewater only
- Dwellings with wood stoves as primary heat

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- Modular homes
- Homes in the name of a [Trust or LLC](#)
- Prior liability or fire loss at any location

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## Home Inspections. For added reassurance, we inspect every property we insure.

- **Exterior Inspections:** We'll send out a Swyfft inspector. Insureds do not have to be home.
- **Interior Inspections:** Required for all risks 10 years and older, and/or has a Cov A \$750K or greater.
- Insured will receive a phone call to schedule inspection within 24-48 hours.

[Learn more about our home inspection programs.](#)

## Contact a Team Member

### CUSTOMER SUPPORT | UNDERWRITING | ACCOUNTING

855.479.9338 - (Personal Lines)

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**CLAIMS** [swyfft.com/claims](https://www.swyfft.com/claims) | 877.799.3389

