

Your Primary Contact for Growing Your Business:

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When to contact your TSM: Agency contracting, sales strategy, marketing support, product training

Need Help? Follow the Path Below:



FOR AGENCY & PRODUCER SUPPORT - (*Questions about YOUR business relationship with us*)

If You Need Help With...	Go Here First:	Contact Method:
Contracting & Appointments (New producers, agency changes, log in credentials)	Agency Support	Phone: 855-216-2565 Email: Agency.Support@Loggerhead.Insurance
Commission Questions	Agency Support	Phone: 855-216-2565 Email: Agency.Support@Loggerhead.Insurance
Agency Marketing Materials	Distribution Department	Email: TSM@Loggerhead.Insurance
Agency Tech Assistance (Login issues, portal navigation)	Agency Support	Phone: 855-216-2565 Email: Agency.Support@Loggerhead.Insurance



FOR CUSTOMER & POLICY SERVICE - (*Questions about a specific customer or policy*)

If You Need Help With...	Go Here First:	Contact Method:
Policy Changes, Endorsements, Cancellations, Reinstatements	Customer Service	Phone: 855-216-9428 Email: Customer.Service@Loggerhead.Insurance
New Business & Quotes (Application status, underwriting questions)	Underwriting Department	Email: Underwriting@Loggerhead.Insurance
Customer Billing & Payments	Customer Service	Phone: 855-216-9428 Email: Customer.Service@Loggerhead.Insurance
Claims Questions & Status	Claims Department	Phone: 855-216-9428 option 1 Email: Claims@Loggerhead.Insurance



ONLINE SELF-SERVICE OPTIONS - (*Give these links to your customers for faster service*)

→ **Report a Claim Online**

- Your customer can start a claim 24/7
- **Customer Link:** [Sign up or sign in](#)

→ **Customer Billing & Payments**

- Customers can pay bill, view statements, billing history
- **Customer Link:** [Sign up or sign in](#)

Loggerhead Homeowners HO-3 Quick Reference Guide

AGENT BINDING AUTHORITY, AVAILABLE LIMITS, AND PAYMENT PLAN

Homeowners (HO-3)		Payment Plans
Age of Home	0-29 Years 30+ Years w/ 4pt Inspection	Full Payment (1 Pay): Gross annual premium + all fees due at inception of policy. Mortgagee Billed policies with 15 days of the inception date.
Dwelling Limit	Up to \$1,500,000 ¹	
Other Structures	0% - 20% of Coverage A	
Personal Property	0% - 75% of Coverage A	
Loss of Use	10%, 15%, 20% of Coverage A	Semi-Annual (2 Pay): 55% of total premium due at policy inception. Remaining 45% of total premium due 180 days after policy inception.
Personal Liability	\$100,000 \$200,000 \$300,000 \$500,000	Quarterly (4 Pay): 31% of total premium due at policy inception. 69% of total premium due in 3 equal installments at 90-, 180-, and 270-day intervals.
Medical Payments	\$1,000 \$2,500 \$5,000 \$10,000	
Prior Loss in last 5 years	See Below ²	Note: We do not accept premium finance agreements
Age of Roof	0 – 15 years 15+ years with Roof Inspection or Roof Surface Payment Schedule	

1. Coverage A over \$1,000,000 submit for approval.
2. Risks with 2 or more paid losses in the past 5 years & Risks with liability or fire losses must be referred to underwriting prior to binding.

Discounts	
<p>Protected Community: A single entry leads into the subdivision or community is protected by a 24-hour security patrol; 24 hour-manned gates protect all entrances to community or passkey gates protect all entrances to the community.</p> <p>New Construction & Renovations: Discount for homes built within the last 10 years and for roofs replaced within the last 10 years.</p>	<p>Smart and IoT Home Protection: Discounts for modern leak detection and water shutoff systems, fire and burglar alarms, and other protective devices.</p> <p>Insurance Rating Tier: Discounts available based on named insureds' insurance scores and loss history.</p> <p>Seniors and Retirees: 10% discount for insured members 55 or older.</p>



Additional Coverages
Additional Coverage A: Provides coverage up to 20% of Coverage A.
Limited Animal Liability Coverage: This endorsement extends that Coverage E (Personal Liability) to losses caused by animals owned or kept by an insured. Certain breeds restrictions apply. Limit options: \$25,000, \$50,000, or \$100,000
Golf Cart Coverage – Physical Damage and Liability Coverage: Up to \$10,000 of property coverage and \$300,000 of liability coverage for loss associated with owning or operating a golf cart.
Home Computer Coverage: Provides up to \$20,000 coverage for computers and related equipment against additional risks of physical loss.
Hurricane Screen Enclosure & Carports: Provides up to \$75,000 coverage on an ACV basis for losses to aluminum framing for screened enclosures and carports permanently attached to the dwelling caused by hurricane.
Identity Theft Expense & Resolution Services: Is available to provide up to \$25,000 of coverage for expenses incurred by an insured as a direct result of any identity theft occurrence first discovered or learned of during the policy period.
Limited Fungi or Microbes Coverage: The basic policy includes \$10,000 Section I coverage for Fungi (Mold), Wet or Dry Rot or Bacteria. Coverage can be increased up to a \$50,000 limit.
Ordinance or Law Coverage: Available limits include 0%, 10%, 25%, and 50% of Coverage A.
Other Structures Rented to Others: Extends property and liability coverage for other structures rented to members of insured's family.
Personal Injury Coverage: Extends liability coverage for personal injury offenses.
Personal Property Replacement Cost: Provides replacement cost loss settlement on contents coverage (Coverage C).
Personal Property: Options for increased scheduled and unscheduled personal property limits.
Special Personal Property: Extends personal property coverage on an open peril basis.
Sinkhole Coverage: Provides coverage for losses caused by sinkholes subject to a 10% Sinkhole Deductible and a sinkhole inspection at the insured's expense.
Supplemental Loss Assessment Coverage: Provides up to \$10,000 of Section I coverage for assessments related to the residence premises.
Water Backup & Sump Discharge: Provides up to \$25,000 of coverage for loss resulting from water which backs up through sewers or drains or which overflows from the sump.
Loggerhead Shield: Provides up to \$150,000 of property and \$250,000 of liability coverage for losses caused by accidental discharge of firearm, acts of self-defense, or firearm use while lost or stolen.



Loggerhead Homeowners HO-3 Quick Reference Guide

Enhanced Package:

- Increased **Contents** coverage to 60% of your Dwelling replacement cost
- Increased **Loss of Use** coverage to 15% of your Dwelling replacement cost
- Increased **Personal Liability** coverage to \$300,000.
- Additional **Dwelling** coverage up to 10% of your initial Dwelling replacement cost to account for increased cost of labor or materials within your policy term
- **Animal Liability** coverage of \$25,000
- Increased coverage for **Ordinance or Law** of 25% should you need to rebuild or repair your home to current building code.
- Coverage for **Contents at Replacement Cost**
- Increased coverage for **Loss Assessment** and **Water Backup** losses (\$5,000 each)
- Discounted premium in exchange for an agreed **Roof Depreciation Schedule** for roof damage claims
- Coverage for **Lock Replacement** and **Refrigerated Property**
- Increased coverage to **\$10,000** for **credit card / forgery** claims
- Increased special limits of liability for certain classes of property.

Elite Package:

- Increased **Contents** coverage to 70% of your Dwelling replacement cost
- Increased **Loss of Use** coverage to 20% of your Dwelling replacement cost
- Increased **Personal Liability** coverage to \$300,000.
- Additional **Dwelling** coverage up to 20% of your initial Dwelling replacement cost to account for increased cost of labor or materials within your policy term
- **Animal Liability** coverage of \$100,000
- Increased coverage for **Ordinance or Law** of 50% should you need to rebuild or repair your home to current building code.
- Coverage for **Contents at Replacement Cost**
- Increased coverage for **Loss Assessment** and **Water Backup** losses (\$10,000 each)
- **Full replacement cost valuation** for **roof damage** claims
- Coverage for **Lock Replacement** and **Refrigerated Property**
- Increased coverage to **\$10,000** for **credit card / forgery** claims
- Increased special limits of liability for certain classes of property.
- **PLUS**
 - Coverage for **Identity Theft** expense up to \$25,000
 - Additional **Covered Perils** for **Contents**
 - **Deductible Reduction to \$500** for non-hurricane, non-sinkhole losses of at least \$50,000
 - Coverage for **Trampoline, Diving Board, and Pool Slide** liability up to \$100,000



Loggerhead Homeowners HO-3 Quick Reference Guide

INELIGIBLE RISKS – except as otherwise indicated, the following exposures are not eligible for coverage.

Applicant:

- Applicants with lapses in coverage over 30 days on owned property
- Risks with residents, including applicants, who have ever been convicted of fraud, arson, or a felony.
- Risks with residents, including applicants, who have filed and lost a first party lawsuit against a home or auto insurance company.
- Properties with more than 2 mortgages
- Ownership by corporations, limited liability companies (LLC), limited liability partnerships (LLP), and estates
- Applicants with a personal or business occupation, activities or reputation resulting in high public recognition, including entertainers, athletes, media personalities, authors, etc.
- Applicants who own uninsured real estate

Occupancy

- Dwelling occupied less than 4 months in a 12-month period.
- Dwellings occupied seasonally or secondarily (4 to 7 months per year) are ineligible unless at least 1 of the following apply:
 - Property managed by a professional property management firm while unoccupied.
 - Property located within a protected community.
 - Property has monitored burglar or fire alarms

Condition

- Dwellings in poor condition, which have debris or that have unrepairs damage.
- Historical dwellings
- Dwellings with low hanging limbs overhanging the roof.
- Townhouses or rowhouses not separated from units on either side by masonry firewalls.
- Risks with porches or decks more than 3 feet off the ground or with 3 or more steps not protected by handrails

Construction

- Mobile/manufactured homes, motor homes, houseboats, house trailers, prefabricated homes or trailer homes
- Dwelling containing Exterior Insulation and Finishing System (e.g., Dryvit) or asbestos unless EIFS was installed in 2002 or newer.
- Dwelling constructed of obsolete, unconventional, do-it-yourself or irreplaceable design or materials, including but not limited to log homes, dome homes or earth homes.
- Newly constructed homes without a certificate of occupancy or those that are expected to remain unoccupied for more than 30 days after the policy effective date.
- Dwellings constructed by the insured or someone other than a licensed contractor.
- Dwellings with an open foundation or hillside pier, post and pier or water pier construction

Liability

- Risks with a hot tub on the premises without a locking cover and not protected by a locking fence at least 4- feet high.
- Risks with a swimming pool on the premises not protected by a locking fence at least 4-feet high.
 - Above ground pools are acceptable if the outer step ladder flips up and locks into place.
- Risks with dogs which have a documented history of biting or any wolf-hybrid.
- Risks with exotic, farm or saddle animals

Location

- Isolated dwellings (not visible by two other dwellings or from a public road)
- Dwellings which contain a commercial farm, ranch or orchard
- Dwelling located entirely or in part over any body of water.
- Dwellings located in an area that has been condemned for any reason, including urban renewal or highway construction



Loggerhead Homeowners HO-3 Quick Reference Guide

Underwriting Referrals

- **Roof**
 - Roof covering must be in ***good condition***, not wood shingle, shake, tar and gravel (BUR), corrugated metal, or tin, with no overlay, and is:
 - a. 15 years or newer if 3-tab or architectural composition shingles
 - b. 20 years or newer if tile
 - c. 30 years or newer if aluminum, copper, steel or rubber tile shingles
 - d. 40 years or newer if slate. - e. Shingle roofs older than 15 years, tile roofs older than 20 years, aluminum, copper, steel and rubber tile shingle roofs older 30 years, and slate roofs older than 40 years are ineligible unless a favorable inspection by a **licensed roofing or general contractor**, at the homeowner's expense, which indicates the roof has 5 years or more of useful life remaining, is completed and provided to LRIE. Risks must be referred to underwriting prior to binding.
Roof Inspection must be signed by a licensed roofing or general contractor; signature from a licensed home inspector is not acceptable.
 - f. All roofs must have 5 years or more of useful life remaining.
- **Good Condition:** Loggerhead utilizes a roof condition score
 - Roof Condition scores at or exceeding 80 and meeting the age ranges below are likely ineligible for replacement cost loss settlement. The quote can be referred to underwriting to **determine if an exception can be made based on roof loss settlement:**
 - a. 10 years or older if 3-tab or architectural composition shingles
 - b. 15 years or older if tile
 - c. 20 years or older if aluminum, copper, steel or rubber tile shingles
 - d. 20 years or older if slate
 - e. 10 years or older if all other
- **Coverage/ Insurance to Value**
 - Risks that have been previously rejected, canceled or non-renewed for something other than reduction of hurricane exposure must be referred to underwriting.
 - All dwellings with replacement cost (Coverage A) of \$1,000,000 or more must be referred to underwriting prior to binding.
- **Claims**
 - Applicants with 2 or more prior losses or at least 1 fire or liability loss.
- **Sinkhole Coverage**
 - If coverage is selected, the sinkhole inspection report will be required to be uploaded prior to binding coverage.
- **Year Built**
 - Homes 30 years or older will require a 4-point inspection conducted within 1 year of the effective date of the policy prior to binding.
- **Scheduled Personal Property**
 - An Appraisal or Bill of Sale will be required for any one item \$20,000 or more.



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LOGGERHEAD RECIPROCAL INTERINSURANCE EXCHANGE

LOGGERHEAD HOMEOWNERS PROGRAM UNDERWRITING GUIDELINES

14497 North Dale Mabry Hwy, Suite 130N
Tampa, FL 33618-2047

COVERAGE LIMITS

COVERAGE	LIMITS
A – Dwelling*	Up to \$1,500,000.
B – Other Structures	0% to 20% of Coverage A
C – Personal Property	0% to 75% of Coverage A
D – Loss of Use	10%, 15%, or 20% of Coverage A
E – Personal Liability	\$100,000, \$200,000, \$300,000, or \$500,000
F – Medical Payments	\$1,000, \$2,500, \$5,000, or \$10,000

Below are the underwriting guidelines for eligibility in the Loggerhead (LRIE) Homeowners HO3 Program. These guidelines apply to both new and renewal business.

ELIGIBILITY – RESIDENCE

1. A Homeowners policy may be issued:
 - a. To an owner-occupant(s) of a dwelling or condominium/co-op which is used exclusively for private residential purposes and contains not more than 2 families and with not more than 2 boarders or roomers per family, regardless of main or other structure(s).
 - b. To the purchaser-occupant(s) who has entered into a long-term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement **HO 04 41** – Additional Insured; or
 - c. It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability. Use Endorsement **HO 04 41** – Additional Insured.
 - d. When a 2-family dwelling is occupied by co-owners, each occupying a separate apartment, the Homeowners policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner in the building and for premises liability.
2. Homes over 30 years old require a four-point interior inspection.
3. Residence premises with resident employees are ineligible.

DWELLING CONDITION

Exterior

1. Dwelling cannot be in poor condition, have debris or unrepairs damage.
2. Dwelling cannot be considered a historical dwelling (i.e., listed on a historical register).
3. Dwellings with an open foundation of less than 6 feet that are not completely enclosed with material such as block or brick are ineligible unless the dwelling is built on pilings/piers for flood control purposes.
4. Dwelling cannot have a tree with low hanging limbs overhanging the roof or deemed by the company to be in dangerous proximity to the dwelling or appurtenant structures.

5. Townhouses or row-houses in buildings of four (4) or more units must be separated from units on either side by masonry firewalls, with parapets extending through the roof at least 15 inches (parapets not required for year of construction 2010 or newer). Buildings with more than 8 units are ineligible.
6. Porches or decks more than 3 feet off the ground or with 3 or more steps leading to them must be protected with properly installed handrails.
7. Burglar bars including quick release are ineligible.

Interior

1. A business may not operate in any way on the residence premises other than an incidental business occupancy for a home office with no foot traffic.
2. Dwelling must be occupied 4 or more months in a 12-month period and cannot be an unoccupied home for sale, in foreclosure, or have foreclosure pending. Vacant dwellings are ineligible.
3. A dwelling that is vacant or unoccupied by its owner for part of the year (secondary/seasonal) must be occupied a minimum of 4 months per year to be eligible.
4. Properties occupied less than 8 months in a 12-month period must either be in the care of a professional management firm, central monitored alarm, or located within a guarded/gated community.
5. Tenant occupancy is allowed up to 60 days per year if rented to family or friends personally known to insured and for a single rental period only.
6. Dwelling must be protected by functioning smoke detectors in good working order located near the kitchen and all sleeping areas.

DWELLING LOCATION

1. Dwelling cannot be isolated (not visible by two other dwellings or from a public road).
2. Dwellings which contain a commercial farm, ranch or orchard are ineligible.
3. Dwellings where prior sinkhole activity has occurred within 1,500 feet of the residence premises are ineligible.
4. Dwelling cannot be located entirely or in part over any body of water.
5. Dwellings cannot be located in an area that has been condemned for any reason, including urban renewal or highway construction.
6. Properties subject to brush or wildfire are ineligible.
7. Dwellings located within 1,000 feet or less to coastal water are ineligible for wind coverage
8. Dwellings eligible for a wind-only policy through Citizens Property Insurance Corporation are ineligible for a policy including Windstorm or Hail Coverage, except in specifically indicated areas in Escambia, Volusia, and Sarasota Counties.

CONSTRUCTION

1. Mobile/manufactured homes, motor homes, houseboats, house trailers, pre-fabricated homes or trailer homes are ineligible.
2. Dwelling must not contain Exterior Insulation and Finishing System (e.g., Dryvit) or asbestos unless EIFS was installed in 2002 or newer.
3. Dwelling cannot be constructed of obsolete, unconventional, do-it-yourself or irreplaceable design or materials, including but not limited to log homes, dome homes or earth homes.
4. Coverage may not be bound on a newly constructed home unless the home has received a certificate of occupancy and the owner must move in within 30 days of the policy effective date.
5. Homes undergoing renovation must have renovations completed within 180 days.

6. Construction of home completed by the insured or someone other than a licensed contractor is ineligible.
7. Dwellings with an open foundation or hillside pier, post and pier or water pier construction.
8. Dwellings with Windstorm or Hail Coverage and also insured under another insurance policy, except the National Flood Insurance Program (NFIP) policies, are ineligible.
9. If Windstorm or Hail Coverage is excluded, the property must be protected by a wind policy with matching coverage limit (or the maximum available) if there are any parties, including mortgagees, that have a financial interest in the property.

COVERAGE / INSURANCE-TO-VALUE

1. We reserve the right to inspect all homes and to non-renew/cancel if insured does not comply.
2. Dwellings must be insured to 100% of replacement cost value.
3. Refer to underwriting if the purchase price is less than 80% of the replacement cost value (e.g., a home purchased for \$500,000 and insured for \$800,000 requires approval).
4. Risks that have been previously rejected, canceled or non-renewed for something other than reduction of hurricane exposure must be referred to underwriting.
5. All dwellings with replacement cost (Coverage A) of \$1,000,000 or more must be referred to underwriting prior to binding.

LIABILITY

1. A hot tub on the premises must have a locking cover or be protected by a locking fence at least 4-feet high.
2. A swimming pool on the premises must be protected by a locking fence at least 4-feet high or for above ground pools, the outer step ladder must flip up and lock into place. Homes with swimming pool diving boards or slides are subject to underwriter review.
3. Risks with dogs which have a documented history of biting or any wolf-hybrid are ineligible
4. Risks with exotic, farm or saddle animals (hoofed animals, livestock, reptiles, primates and fowl) are excluded from liability coverage.

APPLICANT / LOSS HISTORY

1. Applicant must electronically sign the Loggerhead Reciprocal Interinsurance Exchange "Subscriber's Agreement and Power of Attorney"
2. Applicant must have had prior coverage if a home was owned during the twelve months prior to the effective date. Lapses over 30 days are ineligible.
3. We will not provide coverage for a dwelling where the same coverage is provided by another insurance policy.
4. Risks with 1 paid loss in the past 5 years (excluding weather-related losses) are acceptable. Risks with 2 or more paid losses in the past 5 years (excluding weather-related losses) must be referred to underwriting prior to binding. Risks with liability or fire losses must be referred to underwriting prior to binding. Notwithstanding the above, underlying causes of prior losses must be completely remediated for risk to be acceptable.
5. No risk will be non-renewed due to a loss that is the result of an Act of God, a partial sinkhole loss, or one water damage claim, unless the insured has not taken action to prevent a future similar occurrence of damage to the insured property.
6. Risks with residents, including applicants, who have ever been convicted of fraud or arson are ineligible.

7. Risks with residents, including applicants, who have been convicted of a felony are ineligible.
8. Risks with residents, including applicants, who have filed a first party lawsuit against a home or auto insurance company are ineligible unless applicant prevailed or settled lawsuit.
9. Property may not have more than 2 mortgages.
10. Ownership by corporations, limited liability companies (LLC), limited liability partnerships (LLP), and estates are ineligible.
11. Applicants with a personal or business occupation, activities or reputation resulting in high public recognition, including entertainers, athletes, media personalities, authors, etc., are ineligible.
12. Applicants who own uninsured real estate are ineligible

ROOF

1. Roof covering must be in good condition, not wood shingle, shake, tar and gravel (BUR), corrugated metal, or tin, with no overlay, and is:
 - a. 15 years or newer if 3-tab or architectural composition shingles
 - b. 20 years or newer if tile
 - c. 30 years or newer if aluminum, copper, steel or rubber tile shingles
 - d. 40 years or newer if slate.
- e. Shingle roofs older than 15 years, tile roofs older than 20 years, aluminum, copper, steel and rubber tile shingle roofs older 30 years, and slate roofs older than 40 years are ineligible unless a favorable inspection by an "authorized inspector" (as defined in section 627.7011 F.S.), at the homeowner's expense, which indicates the roof has 5 years or more of useful life remaining, is completed and provided to LRIE. Risks must be referred to underwriting prior to binding.
- f. All roofs must have 5 years or more of useful life remaining
2. One- and two-family properties with flat or slightly pitched roofs (less than 3:12 pitch) that are covered with any type of rolled composition material and/or painted-on roof tar, roof patch, or roofing cement are ineligible
3. Supporting documentation is required to support roofs newer than default indication (year built or systematically pulled permitting documentation, if applicable).

ELECTRICAL

1. Dwelling must have an electrical system that is 100- amp service or greater and Ground Fault Circuit Interrupters (GFCI) outlets where water might come in contact with the electrical wiring.
2. Knob and tube wiring, aluminum/multi-strand aluminum wiring (unless outside of the home going from the meter, through the service entrance, into the electrical service panel), Federal Pacific Electric (FPE)/Stab-Lok/Sylvania/Zinsco/Challenger electrical panels, or fuses are ineligible.

PLUMBING

1. Dwelling must have plumbing made from copper or PVC, or PEX plumbing with no presence of leaks or unrepaired damage and be forty (40) years or newer
 - a. PEX plumbing is acceptable if installed in 2011 or newer.
2. Plumbing made from galvanized metal, lead, or polybutylene material are ineligible.
3. Risks with cast iron plumbing underneath or within the foundation or within the residence premises are ineligible.
4. Dwelling must have water heaters twenty (20) years or newer.
5. Washing machine and dryer water supply hoses must be constructed of braided stainless steel and replaced within the past 3 years.

6. Risks with galvanized plumbing or PEX plumbing installed prior to 2010 will be subject to an inspection including the following:
 - a. Age of pipes and remaining useful life (must be at least 20 years)
 - b. Condition of pipes (must be within the past 3 months)
 - c. Date of inspection (must be within the past 3 months)
 - d. Inspector's license information, including license type (either a Florida general contractor or plumbing contractor) and number.

CENTRAL HEATING, VENTILATION, AND AIR CONDITIONING

1. Dwellings without a central HVAC system, or one that is not twenty (20) years or newer, or if older than 20 years and not completely rebuilt are ineligible.
2. Dwellings with wood stoves, pellet stoves, coal stoves, space heaters or fireplace inserts are ineligible, unless installation meets current code. If any of these heat sources are present, it must not be the dwelling's primary heat source.

INSURANCE SCORE AND TIERING GUIDELINES

1. The credit of the named insured will be reviewed in compliance with section 626-9741, F.S. and Florida Rule 69B-125.004. Credit is evaluated along with prior claim history, condition of the property, wind mitigation, and other risk factors.
2. Credit history is ordered and an Insurance Score is determined on each Named Insured for all new and renewal business policies. Agent must obtain permission from the applicant prior to requesting the credit report.
3. Prior loss history is also ordered. Two or more claims and/or poor condition of the property may make the risk ineligible.
4. The Insurance Score and prior claims history are used to determine the New Business Tier (Rule 950).
5. Adverse underwriting decisions will not be made due to credit when the insurance score cannot be generated for either a "No Hit" or lack of data. A "No Hit/No Score" qualifies for a discount if there were no prior claims in the past 3 years.

EXPOSURE MANAGEMENT

We reserve the right to decline a submission or non-renew an existing policy based on the concentration of exposures in catastrophe exposed areas or to reduce our exposure to other risks we deem difficult to price adequately.

BINDING RESTRICTIONS

We reserve the right to decline new submissions based on information regarding an impending or occurring natural catastrophe. This includes, but is not limited to, hurricanes, flooding, severe convective storms, earthquakes and its potential for aftershocks, wildfires, and winter storms.

Hurricane & Tropical Storm Binding Restrictions

Hurricane / Tropical Storm binding procedures are as follows:

1. No policy may be bound on any new business.
2. No endorsement may be issued on existing policies that has the effect of increasing limits of liability.
3. Renewals of expiring policies may be written provided there is no increase in coverage other than increases driven by company's replacement cost estimating system.

These rules become effective immediately when a hurricane or tropical storm is a:

1. Hurricane: Between the 65 degrees West and 100 degrees West longitudes and 15 degrees North

and 33 degrees North latitudes.

2. Tropical Storm: Between the 75 degrees West and 100 degrees West longitudes and the 20 degrees North and 33 degrees North latitudes.

Note: Additional underwriting guidelines apply to specific endorsements or optional coverages and are contained in the Coverage Options section of this manual.



HO-3/DP-3 QUICK REFERENCE GUIDE

Learning & Development

Loggerhead Risk Management, LLC

Proprietary & Confidential

Created: 8/2025

Homeowners DP-3 Quick Reference Guide

AGENT BINDING AUTHORITY, AVAILABLE LIMITS AND PAYMENT PLAN

Dwelling Property (DP-3)	
Age of Home	<p>Homes 30+ Years Old</p> <ul style="list-style-type: none"> Water Damage is excluded but can be bought back by endorsement. <p>Mandatory 4-Point Inspection:</p> <ul style="list-style-type: none"> Must be dated within one year of the policy effective date. Must be in the named insured's name. Must be signed by a licensed contractor. Must include color photographs. Inspections completed by the customer, even if they are a licensed contractor are not acceptable. <p>Homes Less Than 5 Years Old</p> <ul style="list-style-type: none"> Exempt from Self-Inspection if a 4-point inspection is not required. <p>Homes Between 5 and 30 Years Old</p> <ul style="list-style-type: none"> Self-Inspection Required unless a 4-point inspection is provided.
Dwelling Limit	<p>Up to \$1.5M - \$1M and above must be referred to Underwriting</p> <p>Must include Fire, Extended Coverage, and Hurricane perils (if Wind Hail Exclusion=No)</p>
Personal Property Replacement Cost (PPRC)	<p>Coverage C > 0 triggers mandatory inclusion of:</p> <ul style="list-style-type: none"> Fire Contents Extended Coverage Contents Hurricane Contents (If Wind Hail Exclusion = No) Excluded by default, but can be added Must include Fire, EC and Hurricane perils if elected Prohibited if Coverage C = 0 <p>Occupancy:</p> <ul style="list-style-type: none"> We offer Primary, Secondary, Seasonal limit of \$250 Rentals (long-term, short-term) limit of \$100k Short term rentals are eligible, but liability is excluded for losses related to tenant occupancies were based on a home sharing network like AirBNB or VRBO Vacant is not eligible for Coverage C
Loss of Use	<p>Coverage D – Loss of Use is included in DP-3 policies.</p> <p>The default limit is 10% of Coverage A (Dwelling).</p>
Personal Liability	<p>Optional Coverage</p> <p>Available limits:</p> <ul style="list-style-type: none"> \$100,000 Liability / \$1,000 Medical Payments \$300,000 Liability / \$5,000 Medical Payments

	<ul style="list-style-type: none"> • \$500,000 Liability / \$5,000 Medical Payments
Medical Payments	Included with Personal Liability options above. Not available as standalone coverage.
Prior Loss in Last 5 years	Impacts Financial Responsibility Discount Based on credit-based insurance score and prior loss history.
Age of Roof	<p>Roof Surfaces is a mandatory field.</p> <ul style="list-style-type: none"> • New or recently replaced roofs may qualify for discounts. • Dwellings with Flat roofs may only be written with the water damage exclusion endorsement. • Flat Tile Roofs receive a 2% discount. • No specific age cutoff, but older roofs may impact eligibility or pricing.

Payment Plans

Annual (1 Pay): Gross annual premium and fees due at policy issuance. Mortgage companies will be billed upon policy issuance and payment must be received within 30 days.

Semiannual (2 Pay): 55% of annual premium and fees due at policy issuance. The remainder is due 180 days after the policy effective date.

Quarterly (4 Pay): 31% of annual premium and fees due at policy issuance. The remainder is due in 3 equal installments at 90, 180 and 270 days after the policy effective date.

We do not accept premium finance agreements.

Discounts

Secured Community	A single entry leads into the sub-division or community is protected by a 24-hour security patrol; 24 hour-manned gates protect all entrances to community or passkey gates protect all entrances to the community.
New Construction & Renovations	Discounts for newer homes and recently replaced roofs.
Smart and IoT Home Protection	Discounts for modern leak detection and water shutoff systems, fire and burglar alarms, and other protective devices.
Financial Responsibility (Rating Tier)	Discounts are available based on credit-based insurance score and prior loss history.
Seniors and Retirees (Household Structure)	5% discount on non-hurricane premium for insureds 55 or older on the policy effective date.
Cement Fiber Siding	5% discount for dwellings with cement fiber siding, such as hardboard, Masonite, and Hardiplank.
Flat Tile Roof	2% discount for dwellings with flat tile roof.

Additional Coverages	
Ordinance and Law	<ul style="list-style-type: none"> Covers increased costs due to building code changes. Available at 10% or 25% of the dwelling limit. Must be added if elected; excluded by default.
Personal Property Replacement (PPRC)	<ul style="list-style-type: none"> Upgrades personal property coverage from actual cash value to replacement cost. Must include Fire, EC, and Hurricane perils if elected. Excluded by default. Not available if Coverage C = 0 or for Ex Wind policies.
Personal Liability	<p>Optional coverage with three limit options:</p> <ul style="list-style-type: none"> \$100,000 Liability / \$1,000 Medical Payments \$300,000 Liability / \$5,000 Medical Payments \$500,000 Liability / \$5,000 Medical Payments
Hurricane Screened Enclosures	Covers up to \$50,000 for damage to framing of screened enclosures due to hurricane.

Ineligible Risks/Prohibited Actions	
Wind Hail Exclusion	<ul style="list-style-type: none"> Cannot be added, removed, or changed unless explicitly directed by Underwriting. Any change to this peril must be approved.
Hurricane Deductible	<ul style="list-style-type: none"> May be increased at renewal. Cannot be decreased or set to “None” without Underwriting approval. Cannot be added if it does not exist.
Out of Sequence Transactions	<ul style="list-style-type: none"> Endorsements must not be effective earlier than the latest issued transaction. If necessary, it must be approved by Underwriting.



loggerhead

LOGGERHEAD RECIPROCAL INTERINSURANCE EXCHANGE

DWELLING PROPERTY PROGRAM UNDERWRITING GUIDELINES

14497 North Dale Mabry Hwy, Suite 130N
Tampa, FL 33618-2047

COVERAGE LIMITS

COVERAGE	LIMITS
A – Dwelling*	\$75,000* to \$1,000,000#
B – Other Structures	0% to 20% of Coverage A
C – Personal Property	\$0 to \$250,000 Owners / \$0 to \$100,000 Tenants
D – Loss of Use	10% of Coverage A
E / F – Personal Liability / Medical Payments	Excluded; \$100,000/\$1,000; \$300,000/\$5,000; or \$500,000/\$5,000

* \$100,000 minimum Coverage A in coastal counties

Coverage A greater than \$1,000,000 may be referred to underwriting

Below are the underwriting guidelines for eligibility in the Loggerhead Insurance Dwelling Property Special Coverage DP3 Program. These guidelines apply to both new and renewal business.

ELIGIBILITY – RESIDENCE

1. A Dwelling Property policy may be issued:
 - a. To an owner-occupant(s) of a dwelling or townhouse which is used exclusively for private residential purposes, except for certain permitted incidental occupancies, and contains not more than four (4) apartment units and with no more than five (5) boarders or roomers, regardless of main or other structure(s);
 - b. To the purchaser-occupant(s) who has entered into a long-term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building may be covered using Endorsement **LRIE DP AI** Additional Insured – Described Location; or
 - c. It is permissible to extend the Dwelling Property Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building. Use Endorsement **LRIE DP AIDL** Additional Interest – Described Location.
 - d. When co-owners occupy a multi-family dwelling, each occupying a separate apartment unit, the Dwelling Property Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building.
2. Dwellings over 30 years old require a four-point interior inspection, conducted within 1 year of the policy's effective date, and will only be issued on an "actual cash value" basis.
3. Described Locations with resident employees are ineligible for liability coverage.

DWELLING CONDITION

Exterior

1. Dwelling cannot be in poor condition, have debris, or unrepairs damage.
2. Dwelling cannot be considered an historical dwelling (i.e., listed on an historical register).
3. Dwelling cannot have a tree with low hanging limbs overhanging the roof or deemed by the Company to be in dangerous proximity to the dwelling or appurtenant structures.

4. All buildings or sections of buildings that communicate through unprotected openings shall be considered a single building. Any buildings that are separated by space shall be considered as separate buildings.
Buildings, or sections of buildings, which are separated by a 6-inch reinforced concrete or an 8-inch masonry party wall that pierces or rises to the underside of the roof and pierces or extends to the inner side of the exterior wall, shall be considered separate buildings (parapets not required for year of construction 2010 or newer). Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.
5. Porches or decks more than 2 feet off the ground or with 3 or more steps leading to them must be protected with properly installed handrails.
6. Burglar bars including quick release are ineligible.

Interior

1. A business may not be operated in any way on the Described Location other than a permitted incidental occupancy or when rented for use as a private garage.
2. Dwelling must be occupied 4 or more months in a 12-month period and cannot be an unoccupied property for sale, in foreclosure, or have foreclosure pending. Vacant dwellings are ineligible.
3. A dwelling that is vacant or unoccupied by its owner for part of the year (secondary/seasonal) must be occupied a minimum of 4 months per year to be eligible.
4. Properties occupied less than 9 months in a 12-month period must either be in the care of a professional management firm, central monitored alarm, or located within a guarded/gated community.
5. Tenant occupancy is allowed
6. Dwellings must have permanently installed heat source; wood burning stoves or fireplaces as primary source of heat are ineligible.
7. Dwelling must be protected by functioning smoke detectors in good working order located near the kitchen and all sleeping areas.

Permitted Incidental Occupancies

The Dwelling Property Policy must provide Coverage **A** or **C**; the incidental occupancy must be operated by an insured who is either the owner or a resident of the Described Location; and there may be a maximum of one (1) additional employee working at the incidental occupancy. Use Endorsement **LRIE DP PIO** Permitted Incidental Occupancy; additionally, use Endorsement **LRIE DL PIO** Permitted Incidental Occupancy - Liability when the Policy includes optional Liability coverages.

Risks with permitted incidental occupancies must be referred to underwriting. The following incidental occupancies are permitted:

1. Offices, Schools, or Studios - meaning offices for business or professional purposes and private schools or studios for music, dance, photography, and other instructional purposes.
2. Small Service Occupancies - meaning occupancies primarily for service rather than for sales (e.g. barber or beauty shop, tailor, or dressmaker).
3. Incidental business pursuits are permitted if they do not present significant property damage hazard. Generally, business pursuits are allowable if they do not involve significant client traffic, cooking, manufacturing, etc.

DWELLING LOCATION

1. Dwelling cannot be located on more than 5 acres or located in Protection Class 9 or 10.
2. Dwelling cannot be isolated (not visible by two other dwellings or from a public road).
3. Dwellings which contain a commercial farm, ranch, or orchard are ineligible.
4. Dwellings where prior sinkhole activity has occurred within 1 mile of the Described Location are ineligible.
5. Dwelling cannot be located entirely or in part over any body of water.
6. Dwellings cannot be located in an area that has been condemned for any reason, including urban renewal or highway construction.
7. Properties subject to brush or wildfire are ineligible.
8. Dwellings located within 1,000 feet or less to coastal water are ineligible for wind coverage.
9. Dwellings eligible for a wind-only policy through Citizens Property Insurance Corporation are ineligible for a policy including Windstorm or Hail Coverage, except in specifically indicated areas in Escambia, Volusia, and Sarasota Counties.

CONSTRUCTION

1. Mobile/manufactured homes, motor homes, houseboats, house trailers, prefabricated homes, or trailer homes are ineligible.
2. Dwelling must not contain Exterior Insulation and Finishing System (e.g., Dryvit) or asbestos unless EIFS was installed in 2002 or later.
3. Dwelling cannot be constructed of obsolete, unconventional, do-it-yourself, or irreplaceable design or materials, including but not limited to log homes, dome homes, or earth homes.
4. Coverage may not be bound on a newly constructed property unless the property has received a certificate of occupancy, and the owner must move in within 30 days of the policy effective date.
5. Properties undergoing renovation must have renovations completed within 180 days.
6. Construction of property completed by the insured or someone other than a licensed contractor is ineligible.

TOWNHOUSE OR ROWHOUSE

Determine the total number of individual apartment units within a Fire Division. For example, a two (2) apartment dwelling attached to a single family dwelling is considered three (3) individual apartment units within a Fire Division if both dwellings are not separated by a firewall. Four (4) attached two (2) apartment dwellings are considered eight (8) apartment units within a Fire Division if they are not separated by firewalls - thus ineligible.

A Dwelling Property Policy may be issued for:

1. Coverage **A** when a dwelling contains four (4) or fewer apartment units within a Fire Division.
2. Coverage **C** in a dwelling with one (1) or more individual apartment units within a Fire Division.

COVERAGE / INSURANCE-TO-VALUE

1. We reserve the right to inspect all properties and to non-renew/cancel if insured does not comply.
2. Dwellings older than 30 years will only be insured on an actual cash value loss settlement basis. Use Endorsement **LRIE DP ACV** Actual Cash Value Loss Settlement.

3. Dwellings older than 30 years will only be insured with losses from water damage excluded. Use Exclusion **LRIE DP WDE** Water Damage Exclusion. Limited water damage coverage is available by endorsement for an additional premium using Endorsement **LRIE DP LWDC** Limited Water Damage Coverage.
4. The ACV loss settlement endorsement may be waived for dwellings older than 30 years that have been substantially renovated and updated. The ACV must be at least 80% of replacement cost.
5. Dwellings must be insured to 100% of replacement cost value or 100% of actual cash value for dwellings older than 30 years.
6. Risks with a lapse in coverage greater than 30 days are ineligible
7. Risks that have been previously rejected, canceled, or non-renewed for something other than reduction of hurricane exposure are ineligible.
8. A swimming pool on the premises must be protected by a locking fence at least 4-feet high, or for above ground pools, the outer step ladder must flip up and lock into place. Properties with swimming pool diving boards or slides are excluded from liability coverage.
9. Risks with trampolines on the premises are excluded from liability coverage.
10. Risks with animals which have a documented history of biting, or any wolf-hybrid, are excluded from liability coverage.
11. Risks with exotic, farm, or saddle animals (hoofed animals, livestock, reptiles, ungulates, primates, and/or fowl) are excluded from liability coverage.

APPLICANT / LOSS HISTORY

1. Applicant must have had prior coverage if a property was owned during the twelve (12) months prior to the effective date. Lapses over 30 days are ineligible.
2. We will not provide coverage for a dwelling where the same coverage is provided by another insurance policy.
3. Risks with one (1) paid property loss in the past five (5) years (excluding weather-related losses) are acceptable. Risks with any paid liability loss and/or two (2) or more paid property losses in the past five (5) years (excluding weather-related losses) must be referred to underwriting prior to binding. Risks with liability or fire losses must be referred to underwriting prior to binding.
4. No risk will be canceled or non-renewed due to a loss that is the result of an Act of God, a partial sinkhole loss, or one water damage claim, unless the insured has not taken action to prevent a future similar occurrence of damage to the insured property.
5. Risks with residents, including applicants, who have ever been convicted of fraud or arson are ineligible.
6. Risks with residents, including applicants, who have been convicted of a felony are ineligible.
7. Risks with residents, including applicants, who have filed a first-party lawsuit against a property or auto insurance Company are ineligible
8. Property may not have more than two (2) mortgages.
9. Applicants with a personal or business occupation, activities, or reputation resulting in high public recognition, including entertainers, athletes, media personalities, authors, etc., are ineligible.
10. Applicants who own uninsured real estate are ineligible.

ROOF

1. Roof covering must be in good condition, not wood shingle, shake, rolled-on, tar and gravel (BUR), corrugated metal, or tin, with no overlay, and is:
 - a. 15 years or newer if 3-tab or architectural composition shingles;
 - b. 20 years or newer if tile;
 - c. 30 years or newer if aluminum, copper, steel, or rubber tile shingles; or
 - d. 40 years or newer if slate.
 - e. Shingle roofs older than 15 years, tile roofs older than 20 years, aluminum, copper, steel, and rubber tile shingle roofs older 30 years, and slate roofs older than 40 years are ineligible unless a favorable inspection by an "authorized inspector" (as defined in section 627.7011 F.S.), at the property owner's expense, which indicates the roof has 5 years or more of useful life remaining, is completed and provided to Loggerhead Insurance. Risks must be referred to underwriting prior to binding.
 - f. All roofs must have 5 years or more of useful life remaining.
2. Dwellings with flat roofs may only be written with water damage exclusion endorsement (form number **LRIE DP WDE**).
3. Supporting documentation is required to prove roofs newer than default indication (year built or systematically pulled permitting documentation, if applicable).

ELECTRICAL

1. Dwelling must have an electrical system that is 100-amp service or greater and Ground Fault Circuit Interrupters (GFCI) outlets where water might come in contact with the electrical wiring.
2. Knob and tube wiring, cloth, aluminum/multi-strand aluminum wiring (unless outside of the property going from the meter, through the service entrance, into the electrical service panel), Federal Pacific Electric (FPE)/Stab-Lok/Sylvania/Zinsco/Challenger electrical panels, or fuses are ineligible.

PLUMBING

1. Dwelling must have plumbing made from copper or PVC plumbing with no presence of leaks or unrepaired damage and be forty (40) years or newer; PEX plumbing is acceptable if installed in 2011 or later.
2. Plumbing made from lead, or polybutylene material are ineligible.
3. Risks with cast iron plumbing or galvanized metal underneath or within the foundation or within the Described Location are ineligible for water coverage unless cast iron and galvanized plumbing has been completely relined with cured-in-place lining
4. Dwelling must have water heaters fifteen (15) years or newer if in or directly above living area; twenty (20) years or newer if in garage or outside.
5. Washing machine and dryer water supply hoses must be constructed of braided stainless steel and replaced within the past three (3) years.

6. Risks with PEX plumbing installed prior to 2010 will be subject to an inspection including the following:
 - a. Age of pipes and remaining useful life (must be at least twenty (20) years);
 - b. Condition of pipes;
 - c. Date of inspection (must be within the past 3 months); and
 - d. Inspector's license information, including license type (either a Florida general contractor or plumbing contractor) and number.

CENTRAL HEATING, VENTILATION, AND AIR CONDITIONING

1. Dwellings without a central HVAC system, or one that is not fifteen (15) years or newer, or if older than fifteen (15) years and not completely rebuilt are ineligible.
2. Dwellings with wood stoves, pellet stoves, coal stoves, space heaters, or fireplace inserts are ineligible, unless installation meets current code. If any of these heat sources are present, it must not be the dwelling's primary heat source.

INSURANCE SCORE AND TIERING GUIDELINES

1. The credit of the named insured will be reviewed in compliance with section 626-9741, F.S. and Florida Rule 69B-125.004. Credit is evaluated along with prior claim history, condition of the property, wind mitigation, and other risk factors.
2. Credit history is ordered, and an Insurance Score is determined on each Named Insured for all new and renewal business policies. Agent must obtain permission from the applicant prior to requesting the credit report.
3. Prior loss history is also ordered. Two or more claims and/or poor condition of the property may make the risk ineligible.
4. The Insurance Score and prior claims history are used to determine the New Business Tier ([Rule 950](#)).
5. Adverse underwriting decisions will not be made due to credit when the Insurance Score cannot be generated for either a "No Hit" or lack of data. A "No Hit/No Score" qualifies for a discount if there were no prior claims in the past three (3) years.

EXPOSURE MANAGEMENT

We reserve the right to decline a submission or not to renew an existing policy based on the concentration of exposures in catastrophe exposed areas or to reduce our exposure to other risks we deem difficult to price adequately.

BINDING RESTRICTIONS

We reserve the right to decline new submissions based on information regarding an impending or occurring natural catastrophe. This includes, but is not limited to, hurricanes, flooding, severe convective storms, earthquakes including their potential for aftershocks, wildfires, and winter storms.

Hurricane & Tropical Storm Binding Restrictions

Hurricane / Tropical Storm binding procedures are as follows:

1. No policy may be bound on any new business.
2. No endorsement may be issued on existing policies that has the effect of increasing limits of liability.

3. Renewals of expiring policies may be written provided there is no increase in coverage other than increases driven by the Company's replacement cost estimating system.

These rules become effective immediately when a hurricane or tropical storm is a:

1. Hurricane: Between the 65 degrees West and 100 degrees West longitudes and 15 degrees North and 33 degrees North latitudes.
2. Tropical Storm: Between the 75 degrees West and 100 degrees West longitudes and the 20 degrees North and 33 degrees North latitudes.

Note: Additional underwriting guidelines apply to specific endorsements or optional coverages and are contained in the Coverage Options section of this manual.