



ELIGIBILITY

Age of Home	1900 - New Construction
1950 and Newer Dwelling Limits	\$250,000 - \$1,000,000
1949 and Older Dwelling Limits	\$250,000 - \$1,000,000 must be submitted to Underwriting for review
Coastal Dwelling Limits	\$250,000+ must be submitted to Underwriting for review
Palm Beach County Dwelling Limits	<ul style="list-style-type: none">• \$400,000 - \$1,000,000• Quoting may be limited to specific territories.
High-Value Dwelling Limits	\$1,000,000+ must be submitted to Underwriting for review
Other Structures Limits	0% to 70% of Coverage A
Personal Property Limits	25% to 75% of Coverage A
Loss of Use Limits	10% of Coverage A
Personal Liability Limits	\$100,000; \$200,000; \$300,000; \$500,000
Medical Payments Limits	\$1,000; \$2,500; \$5,000
Scheduled Personal Property Limits	<ul style="list-style-type: none">• Appraisals or bills of sales including photo less than 3 years old for items worth \$2,500 or more.• Schedules over \$35,000 or individual items over \$10,000 require Underwriting approval prior to binding and require monitored central station burglar and fire alarms.
AOP Deductible Options	\$500; \$1,000; \$2,500; \$5,000
Hurricane Deductible Options	2%, 5%, 10%
Protection Class	<ul style="list-style-type: none">• PC 9 risks must be located on well-maintained roads accessible year-round, visible to neighbors or street, in better than average condition, and no prior losses.• If not a primary residence occupied year-round, a central station burglar and fire alarm is required.• PC 10 is ineligible.
Claims History	<ul style="list-style-type: none">• Any loss (whether or not paid by insurance) in the past 3 years at this or any other location other than 1 water or 1 Act of God loss (wind, hail, hurricane, lightning) provided the amount of loss is less than \$10,000.• Applicants who have experienced 2 or more property losses of any kind in the previous 3 years.• Applicants with a previous liability loss (whether or not paid by insurance) in the past 3 years at this or another location.
Occupancy	<ul style="list-style-type: none">• Must be owner-occupied as primary or secondary/seasonal.• A dwelling unoccupied for more than 3 months per one-year period must be located in a "secured area" (limited access with locked gates or guards) or the dwelling has a functioning central station fire alarm and central station burglar alarm.
Entity Liability	<ul style="list-style-type: none">• Primary or Seasonal/Secondary Occupancy• Entities may not be written as the primary named insured.• Entities 100% owned by the insured with an interest in the premises may be listed as an Additional Insured or Additional Interest.



INELIGIBLE RISKS

(Please refer to manual for complete list)

Homes with open foundations. Crawlspaces acceptable if properly enclosed.

Mobile or manufactured homes (modular acceptable if properly enclosed).

Risks with any prior or current sinkhole activity.

Homes of unconventional construction including but not limited to log homes, EIFS, or synthetic stucco.

Risks with rental exposure. A duplex, wherein one side is owner-occupied and the other side is rented is acceptable.

Risks insured for less than 100% replacement cost or with a replacement cost value that is below our minimum.

Vacant or unoccupied homes.

Homes under construction or renovation.

Swimming pools that are not protected by a locking chain-link or privacy fence at least 4' high or screened enclosure. No split rail fences.

Spas that are not covered and locked.

Risks with any commercial farming exposure.

Risks with eligible farming exposures where Mini-Farm Endorsement has not been added.

Risks canceled or non-renewed by another insurance carrier for underwriting reasons.

Trampolines, skateboard/bicycle ramps, swimming pool slides, diving boards, ATVs, and any risk with unusual or excessive liability exposure are not acceptable.

Risks deeded as a condominium, regardless of insured's responsibility for the exterior of the dwelling.

Asbestos siding, shingles, or asbestos shingle roofs.

National historic registry homes.

Risks where an ineligible breed of dog resides at the insured premises.

Risks with private mortgages.

SYSTEM UPDATE REQUIREMENTS

HVAC	<ul style="list-style-type: none">Air handlers 15 years old or newer required.Central heat and air required, excluding Florida room or enclosed porch.
Electrical	<ul style="list-style-type: none">Minimum of 100-amp service.Knob & tube wiring, cloth wiring, and fuses are unacceptable.Aluminum wiring acceptable if remediated by licensed electrician. Documentation required and must be submitted to Underwriting.Zinsco, Sylvania, Challenger, or Federal Pacific Electrical panels are not allowed.
Plumbing	<ul style="list-style-type: none">Water heater must be 15 years old or newer to qualify for either Full or Limited Water Damage Coverage.Polybutylene and galvanized steel plumbing are acceptable with the Water Damage Exclusion Endorsement. Limited Water is not available.Main Water Shutoff Valve must be present.
Roof	<ul style="list-style-type: none">3-Tab Composition Shingle: 10 years old or newerArchitectural Shingle: 10 years old or newerMetal: 25 years old or newerTile - Clay & Concrete: 25 years old or newerRoll Roofing: IneligibleFlat Roofs (2:12 or less): Ineligible

REPLACEMENT COST ESTIMATOR

- Heritage Insurance uses the e2Value Replacement Cost Estimator tool.
- The use of the e2Value estimator in our system is required.
- We do not accept other companies' replacement cost estimators.
- No variance applies for dwellings that do not meet the minimum Coverage A.



ADDITIONAL ENDORSEMENTS

Pillar & Pillar Plus

Animal Liability

Other Structures Rented to Others

Equipment Breakdown

Service Line

Water Back Up & Sump Overflow

Mini-Farm

Scheduled Personal Property

Golf Cart

Limited Hurricane Screen Enclosure & Carport

AVAILABLE CREDITS

Secured Community

Protective Devices

Accredited Builder

Paperless

Financial Responsibility Credit

Senior/Retiree

Hardiplank Siding

Age of Roof

OLDER HOME REQUIREMENTS

YOC 1950 - 41 Years Old	Pre-binding 4-point inspection not required.
YOC 1949 and Older	Pre-binding 4-point inspection required.
Interior and Exterior Inspection	May be required after binding for homes 41 years old and older.
System Condition/Update Requirements	All systems must be in good condition with updates completed as noted above.
Water Damage Coverage	<ul style="list-style-type: none">Homes 41 years old and older may be bound with Water Damage Exclusion.If the plumbing is in good condition and has been replaced from the walls out in the past 15 years, then Limited Water Damage is acceptable.Full Water Damage Coverage is available if all supply and drain lines have been replaced in the past 15 years, including plumbing from the walls out.

4-POINT INSPECTION REQUIREMENTS

Photo Requirements	Update Requirements
<ul style="list-style-type: none">Elevation of the riskAir handler and air condenserElectrical panel manufacturer's stickerElectrical panel with cover removedUnderneath kitchen and bathroom sinksWater HeaterRoof surface	<ul style="list-style-type: none">Location and age of air handlerLocation, age, and manufacturer of electrical panelAll wiring types utilized in the dwellingLocation and age of all water heatersAll supply & drain line material, age, and conditionRoof type and age