

SLIDE QUICK REFERENCE GUIDE – December 2024

This guide provides high-level details on Slide's Florida Homeowners Legacy Product. It is not intended to replace the underwriting manual. Please refer to the Slide Underwriting Manual and Online Bulletins for a complete list of ineligible risks, underwriting rules, and guidelines.

[OPTIONAL ENDORSEMENTS](#) | [GENERAL GUIDELINES](#) | [LIABILITY EXPOSURES](#) | [PROPERTY CHARACTERISTICS](#) | [PAYMENT](#) | [CONTACT](#)

COVERAGES	HO3	HO6
A – DWELLING	\$200,000 - \$2,000,000 <i>Higher Limits may be approved via Underwriting Referral</i>	\$5,000 - \$749,999 - Higher Limits may be approved via Underwriting Referral - Combined Coverage A+C must be a minimum of \$25,000
B - OTHER STRUCTURES	2% of "A" <i>Other Limits Available by Endorsement</i>	None
C – PERSONAL PROPERTY	50% of "A" <i>Other Limits Available by Endorsement</i>	\$5,000 - \$999,999 - Higher Limits may be approved via Underwriting Referral - Combined Coverage A+C must be a minimum of \$25,000
D – LOSS OF USE	10% of "A"	10% - 40% of "C"
E – PERSONAL LIABILITY	\$100,000, \$300,000, or \$500,000	\$100,000, \$300,000, or \$500,000
F – MEDICAL PAYMENTS	\$1,000 - \$10,000	\$1,000 - \$10,000
THEFT COVERAGE	INCLUDED: <i>Special limits apply to some types of personal property or the circumstances of the loss</i>	INCLUDED: <i>Special limits apply to some types of personal property or the circumstances of the loss</i>
SINKHOLE COVERAGE	AVAILABLE BY ENDORSEMENT	ENDORSEMENT AUTOMATICALLY INCLUDED
CATASTROPHIC GROUND COVER COLLAPSE	INCLUDED	INCLUDED
SCREEN ENCLOSURE	AVAILABLE BY ENDORSEMENT - Coverage for damage caused by hurricane is excluded in base policy. - Coverage for all other perils is included in the base policy.	INCLUDED
POLICY SUBMISSION REQUIREMENTS	<ul style="list-style-type: none"> Slide Application via the website. Submit Premium Payment and any required documents to the company within 10 days of the policy effective date. Agent to retain all other required trailing documents in the agency file. Agents may Quote and Bind 60 days prior to the policy effective date. 	

OPTIONAL ENDORSEMENTS: *Refer to the Underwriting Manual or Policy Form for a complete list and coverage details.*

ANIMAL LIABILITY

(SIC 106)

Provides Personal Liability Coverage of \$50,000 for animal related losses. Addition of coverage is subject to underwriting review.

EQUIPMENT BREAKDOWN

(SIC HO EB)

Provides coverage limit of \$100,000 for breakdown of certain equipment that is normally excluded under the main policy. \$500 deductible applies.

LIMITED WATER DAMAGE COVERAGE

(SIC LWD)

Limits coverage to \$10,000 for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance.

PERSONAL INJURY

(HO 24 83)

Provides liability coverage for personal injury to others for offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, wrongful eviction or wrongful entry.

PERSONAL PROPERTY RC

(SIC HO 04 90)

Provides Replacement Cost on Coverage 'C'.

SCHEDULED PERSONAL PROPERTY

(HO 04 61)

Subject to underwriting rules and review.

SCREENED ENCLOSURE HURRICANE

(SIC HO HE)

Provides coverage for damage caused by a hurricane to the full screened enclosure, including the aluminum framing and screen material, at replacement cost.

SERVICE LINE ENHANCEMENT

(SIC HO SLE)

Provides coverage for piping or wiring that provides service to the residence premises against wear and tear, rust, Corrosion, decay, deterioration, collapse, electrical and mechanical pressure systems breakdown, or freeze. The limit of coverage is \$10,000 per occurrence. \$500 deductible applies.

SINKHOLE COVERAGE

(SIC HO 23 94) *HO3 Policies Only*

Requires approved structural inspection. Subject to 10% deductible.

SLIDE YOUR TERMS & YOUR TERMS PLUS

HO3 Policies Only

Package endorsements available to enhance the coverage options of the basic HO policy.

UNIT-OWNERS COV A SPECIAL COVERAGE

(HO 17 52) *HO6 Policies Only*

Changes Coverage 'A' loss settlement from Named Perils to All Risk Subject to Policy Exclusions.

UNIT-OWNERS RENTAL TO OTHERS

(HO 17 33) *HO6 Policies Only*

Mandatory form on HO6 tenant occupied risks.

WATER/SEWER BACKUP

(HO 05 99)

Provides Coverage of \$5,000 for sewer, drain, or sump overflow. \$250 deductible applies.

GENERAL UNDERWRITING GUIDELINES

- All risks that require an underwriting referral, must be submitted to the underwriter via the website by clicking the “Refer to Underwriting” button at the end of the application.
- All risks must be bound with coverage equal to 95%-110% of the Replacement Cost calculated utilizing the 360Value Property Replacement Valuation System.
- Applicants/Risks that have had any personal liability losses or any one fire loss paid in excess of \$1,000 are ineligible for coverage.
- Applicants/Risks that have had 2 or more losses of any nature, excluding Acts of God (hurricane, hail, tornado, lightning) within the previous thirty-six (36) month period preceding the effective date are ineligible for coverage.
- Any risk that is not currently insured is ineligible for coverage without approval from underwriting.
- Risks owned by a Corporation, Public Association, Limited Liability Corporation (LLC) or similar entity are ineligible for coverage. An LLC owned by the owner occupant and established for tax purposes or similar reasons may be included as an Additional Insured using Endorsement HO 04 41 with underwriting approval.
- HO6 risks with **HO 17 33, Unit-Owners Rental to Others** attached are ineligible for coverage if rented to students. In addition, risks solely used as a rental property and not owner-occupied are ineligible.
- A structural inspection will need to be approved by underwriting prior to adding sinkhole coverage to HO3 policies in **ALL** counties.

LIABILITY EXPOSURES

- Risks with trampolines, pool slides, and diving boards are ineligible.
- Risks with pools must be completely fenced, walled, or screened. The fence or wall must be a permanent, lockable installation with a minimum height of 4 feet.
- If there has been a past history of a bite or attack by any domestic or non-domestic animal maintained as a pet, or the presence of any animal which may be classified as a vicious breed or has been trained as an attack or guard dog on the premises the risk is ineligible.
- Unacceptable Dog Breeds include but are not limited to: Akita, American Bulldog, Pit Bull Terrier, Staffordshire (American and Bull) Terrier, Beauceron, Belgian Malinois, Catahoula Leopard, Caucasian Shepherd, Chow-Chow, Doberman Pinscher, German Shepherd, Great Dane, Mastiff, Presa Canario, Rottweiler, Wolf (including Wolf Hybrid) or any mixed breeds of the same dogs.
- Any livestock or saddle animal exposure on the premises is ineligible.
- Applicants who own personal watercraft (jet ski) or All-Terrain Vehicles (ATV) must maintain comprehensive liability coverage equal to or greater than the Section II Homeowners Liability Limits. If proof of coverage is not provided, these applicants are ineligible.

PROPERTY CHARACTERISTICS

- Ineligible Construction Types: Prefabricated Homes, Motor Homes, House Boats, Manufactured and Mobile Homes, House Trailers, Trailer Homes, Modular Homes built prior to January 2002, and EIFS (Exterior Insulation Finish System) and homes deemed of Unconventional Construction.
- Masonry Veneer: Exterior walls of combustible construction veneered with brick, stone, stucco, or fiber cement board.
- Reinforced Masonry: exterior walls constructed of masonry with concrete tie columns and vertical reinforcing bars ("re-bar").
 - Dade, Broward and Palm Beach counties – all Masonry construction built in 1996 or later will be rated as Reinforced Masonry
 - All Florida counties – all Masonry construction built in 2002 or later will be rated as Reinforced Masonry.
- HO3 & HO6 Risks 50 years and older require evidence of updates to the home (to include electrical, plumbing, air/heating systems and roof) within the prior 15 years. An interior/exterior inspection will be required prior to binding.
- Unapproved Roof Types include but are not limited to the following: Tar and Gravel, Rolled Roofing, Membrane - EPDM or PVC, Wood Shake, Boards, Tar Paper and Multi-Layer Roofs. **All Roofs are subject to Underwriting Review.**
- Flat roofs will be reviewed by underwriting, any flat roof 10 years and older is ineligible.
- Risks with any roof type other than tile or standing seam metal 16 years and older are ineligible for coverage.
- Risks with tile or standing seam metal roofs 30 years and older are ineligible for coverage.
- HO6 ONLY- Age of roof restrictions only apply to units on the top floor.
- Risks with polybutylene plumbing are ineligible. If water damage coverage is excluded, the risk may be referred to underwriting for review.
- Risks 40 years and older will have water damage excluded. The \$10,000 Limited Water Damage Coverage endorsement may be added.
- Hot water heaters 16 years of age or older are ineligible if located in living space. For hot water heaters located in the garage or outside of the living space, 21 years of age or older are ineligible.
- Risks with aluminum branch wiring are ineligible.
- Risks with fuses, fusible pullouts, Federal Pacific, Stab-Lok, Zinsco, Sylvania, Challenger or any other breaker box subject to a recall are ineligible.
- Vacant properties are ineligible.
- Townhouses and Row Houses that do not have solid masonry fire walls extending above the roof line separating the units to no more than 4 units per fire wall are ineligible, except Townhouses built to the single family residence code permitted subsequent to January 1996.
- Protection Class 10 risks are ineligible.
- Frame condos within 5 miles of the effective coastline and built prior to January 1, 2002, are ineligible.

HOW TO MAKE A PAYMENT

PAYMENT PLANS

- Full Pay
 - 2-Pay: 60/40 | 4-Pay: 40/20/20/20
- Refer to manual for installment due dates and fee*

ONLINE PAYMENT

Make a Payment Link in Policy Inquiry or using the [Payment Link](#) on the Slide Legacy Website
Make a Payment Link in the Policyholder Online Account or use the Payment Button on the Slide Violet Website

PAYMENT MAILING
ADDRESS

For Standard Payments:
Slide
PO Box 15012
Worcester, MA 01615

For Overnight Payments:
Slide Insurance
370 Main Street, Suite 880
Worcester, MA 01608

HOW TO CONTACT SLIDE FOR SUPPORT

CUSTOMER SERVICE &
UNDERWRITING

(800) 748-2030 Fax: (800) 828-4672	polycyservices@slideinsurance.com
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CLAIMS

(866) 230-3758

AGENCY SUPPORT

agencysupport@slideinsurance.com

