

# Quick Reference — HO3 Multi-Peril

Provided by Florida Family Home Insurance Company



## FLORIDA FAMILY HOME INSURANCE™ COVERAGE & LIMITS

Coverage A - Dwelling	\$200,000 to \$1,500,000. Requested amount of insurance cannot be less than 100% of Replacement Cost.
Coverage B - Other Structures	2% of Coverage A included (options from 0% to 20%)
Coverage C - Personal Property	50% of Coverage A included (optional limits of 0%; 25% to 75%); replacement cost on contents is available
Coverage D - Loss of Use	10% of Coverage A included (optional 20%)
Coverage E - Personal Liability	\$100,000 base limit (optional limits of \$300,000 or \$500,000)
Coverage F - Medical Payments	\$1,000 included (optional limits of \$2,500 or \$5,000)
Animal Liability	Limited to \$25,000
Hurricane Deductibles	2% or higher required if Coverage A is greater than \$250,000
AOP Deductibles	\$500 base deductible (optional deductibles of \$1,000, \$2,500, and \$5,000)
Scheduled Personal Property (only available for primary residence)	<ul style="list-style-type: none"><li>Total maximum limit is 50% of Coverage C or \$150,000, whichever is less</li><li>Maximum limit per item is \$25,000 for jewelry/furs; \$10,000 other; with a \$500 per item minimum</li><li>Appraisals or bill of sale dated within 3 years for each item valued at \$5,000 or more</li><li>Available on primary residences</li><li>Central station burglar alarm required for schedules over \$50,000 and jewelry items worth \$20,000 or more must be kept in a vault when not worn</li></ul>
Loss Assessment	\$2,000 included (optional limits of \$5,000 and \$10,000)
Ordinance or Law	10% included (optional 25% to 50%)

## DISCOUNTS OFFERED

- Central Fire Alarm or Sprinkler System
- Local and Central Burglar Alarm
- Single-Entry/Secured Community
- Senior Retiree (age 60 or 55 & retired)
- Accredited Builder (for homes ≤5 years old)
- Smart Home Water Protection
- Multi-Policy for those with an NFIP Flood, DP3, or Secondary/Seasonal HO6 or HO3 with Florida Family
- Seasonal/Secondary
- Wind Mitigation

## PREMIER PACKAGE Available on Primary HO3s

- Additional 20% of Coverage A
- 75% Coverage C Limit
- Personal Property Replacement Cost Coverage
- Special Personal Property Coverage
- 25% of Coverage A for Ordinance or Law Coverage
- \$10,000 Loss Assessment Coverage
- \$2,000 Tree Debris Removal (no deductible)
- \$2,000 Credit Card, Fund Transfer Card, Forgery & Counterfeit Money (no deductible)
- \$1,000 Fire Department Service Charge (no deductible)
- \$500 Refrigerated Personal Property (\$100 deductible)
- \$500 Lock Replacement (no deductible)
- \$5,000 Jewelry, Watches, Furs, Precious & Semiprecious Stones (\$2,500/item limit)
- \$300 Money, Bank Notes, Gold, etc.
- \$2,500 Securities, Deeds, Letters of Credit, etc.
- \$3,500 Firearms
- \$4,000 Silverware, Pewterware, Tea Sets, etc.
- \$3,000 Business Property on Residence Premises
- \$1,000 Business Property off Residence Premises
- \$5,000 Water Back-Up and Sump Discharge



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## ELIGIBILITY

<b>Age of Home</b>	Homes 1945 and newer are eligible.	<b>Mortgages</b>	Risks cannot have more than 2 mortgages.	<b>Prior Insurance</b>	<ul style="list-style-type: none"> <li>Risks with a lapse in coverage may not be bound.</li> <li>Multi-Peril/With-Wind risks that have been non-renewed or cancelled by the prior carrier for underwriting reasons are ineligible.</li> </ul>
<b>Animals &amp; Pets</b>	Risks with the following are ineligible: <ul style="list-style-type: none"> <li>Pit Bulls, Rottweilers, Chows, Akitas, Wolf Hybrids, American Staffordshire Terriers, and Dobermans or any mix with these breeds</li> <li>Any dog with a prior bite incident</li> <li>Exotic pets</li> </ul> <i>*Animal Liability Exclusion is required for risks with more than 2 dogs and/or any livestock animals.</i>	<b>Occupancies</b>	Must be owner-occupied and exclusively for residential purposes. The following are ineligible: <ul style="list-style-type: none"> <li>Vacant or unoccupied risks unless Seasonal/Secondary (which must be occupied at least 3 or more months in a 12-month period)</li> <li>Rentals</li> </ul>	<b>Protection Class</b>	Protection Classes 1 through 9 are eligible; PC 9 risks must be on a hard-surfaced road within view of 2 other homes.
<b>Construction Type</b>	The following are ineligible: <ul style="list-style-type: none"> <li>Mobile, manufactured, and modular homes, as well as unconventional homes</li> <li>EIFS (synthetic) stucco</li> <li>Asbestos siding; cedar siding including cedar lap and cedar shake</li> <li>Unrepaired, pre-existing damage</li> </ul>	<b>Ownership</b>	The following are ineligible: <ul style="list-style-type: none"> <li>Risks for sale, under construction/renovation, or pending foreclosure</li> <li>Occupations, activities or reputation resulting in high public recognition</li> <li>Risks with bankruptcies, foreclosures, or repossessions within the past 5 years</li> <li>Applicants who have ever been convicted of fraud or arson</li> </ul>	<b>Roofs</b>	Maximum Age: <ul style="list-style-type: none"> <li>Architectural shingle — 15 years</li> <li>Metal — 50 years</li> </ul> Ineligible: 3-Tab shingle, flat roofs, tile roofs, asbestos roofs or siding, or cedar or wood shake roofs or siding.
<b>Electrical</b>	The following are ineligible: <ul style="list-style-type: none"> <li>Knob and tube wiring, aluminum branch wiring, fuses, and/or cloth wiring</li> <li>Federal Pacific Electric (FPE)/Stab-Lok/Sylvania/Zinsco/Challenger electric panels</li> </ul>	<b>Personal Corporations, Trusts, &amp; LLCs</b>	<ul style="list-style-type: none"> <li>Limited to 2 individuals</li> <li>Corporations &amp; LLCs are generally acceptable as an additional insured if the corporation or LLC was created for financial planning purposes only</li> <li>Personal Trusts are eligible as an additional insured and the trustee is listed as the Named Insured</li> <li>Land trusts are ineligible</li> </ul>	<b>Solar Panels</b>	<ul style="list-style-type: none"> <li>Living area &lt; 2,000 sq.ft. = 10 panels or fewer are eligible, and minimum Cov A \$125/sq.ft.</li> <li>Living area ≥ 2,000 sq.ft. = 20 panels or fewer are eligible, and minimum Cov A \$150/sq.ft.</li> </ul>
<b>Heating</b>	Dwellings must have a central HVAC system that is 25 years or newer.	<b>Plumbing</b>	<ul style="list-style-type: none"> <li>Lead and polybutylene ineligible</li> <li>Water heater 15 years or newer if inside home, 20 years or newer if in the garage.</li> </ul>	<b>Water Limitation</b>	\$10,000 (or optional \$25,000) water coverage limit for homes older than 40 years
<b>Inspection Requirements</b>	4-point inspection required if home is 36 years or older.			<b>Other Ineligible Risks</b>	<ul style="list-style-type: none"> <li>Burglar bars including quick releases</li> <li>Flipped homes (including homes with recent vacancy and/or unpermitted renovations)</li> <li>Historical dwellings (i.e. listed on a historical register)</li> <li>Open foundations except for beach pilings where the code requires an elevation</li> <li>Risks with more than 10 acres</li> <li>Sinkholes (or risks with prior sinkholes)</li> <li>Trampolines</li> <li>Unfenced pools</li> </ul>
<b>Loss History</b>	<ul style="list-style-type: none"> <li>Loss-free for the past 3 years (excluding weather losses).</li> <li>Any risk with a single prior loss of \$50,000 or more will need to be submitted non-bound for Underwriting review.</li> </ul>				

This guide is meant to be a quick overview. For further details, please refer to the manual or contact your Underwriter.



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