

# Quick Reference Guide



Trident Reciprocal  
Exchange

www.kbra.com



## Coverages

Coverage A - \$400,000 - \$2,000,000

Coverage B - 2%, 5%, 10%, 15%, Exclusion Available

Coverage C - 25%, 50%, 75%; Exclusion Available

Coverage D - 10% of Coverage A

Coverage L - \$100,000, \$300,000, \$400,000

Coverage M - \$2,000, \$3,000, \$4,000, \$5,000

## Deductibles

**AOP:** \$500, \$1,000, \$2,500, \$5,000, \$10,000

**Hurricane:** 2%, 5%, 10% of coverage A

## Discounts/Credits

- Protective Devices: Monitored Burglar, Monitored Fire, Interior Sprinklers
  - Wind Loss Mitigation Features
- Secured Community/Limited Access
  - Water Protection Devices
  - HVAC Maintenance Contract

## Payment Plans

- Full Pay
- Semi-Annual: 60/40
- Quarterly: 40/20/20/20
- 4-Pay: 25/25/25/25

Installment: \$10 one-time set-up fee

\$6 fee added to each installment (if annual premium is \$1,000 or greater)

Payment Address: PO Box 950699, Lake Mary, FL 32795

# HOMEOWNERS (HO3)

# TRIDENT

RECIPROCAL



**support@tridentreciprocal.com**

**UW & Claims (877)368-9144**

## Eligibility Criteria

### Age of Dwelling:

40 yrs & newer

### Roof Age Requirements:

Architectural or 3 Tab Shingle: 15 yrs & newer

Cement or Clay Tile: 20 yrs & newer

Metal or Aluminum: 30 yrs & newer

Flat: Ineligible if over living space

### Distance to Coast:

½ mile or greater

\*Measured to the nearest exposed coastline (Not including bays, inlets, rivers, or intercoastal waterways)

### Loss History:

No more than 2 Non-Hurricane Claims exceeding \$5k in the last 5 years

### Hot Water Heater:

Located in or above living space - 15 yrs & newer

### Plumbing:

Polybutylene Ineligible

### Coverage Enhancements:

- ACV Roof Surfacing Payment Option
- Increased Fungi, Wet or Dry Rot
- Ordinance or Law - 10%, 25%, or 50%
- Water Back-Up & Sump Overflow
- Screen Enclosure
- Animal Liability



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