



| Coverage Type -<br>Patriot Select Voluntary | Base<br>Coverage | Optional<br>Coverage |
|---|------------------|----------------------|
| <b>Coverage A: Dwelling</b>                 |                  |                      |

|   |   |   |
|---|---|---|
| Coverage A<br>(Coverage for the dwelling) | \$250,000 - \$1,000,000                                     | Up to \$3,000,000 with UW approval, High Value Homes (HVH) > \$750,000 require HVH inspection (interior & exterior).  |
| Covered Causes of Loss                    | All causes of loss, with certain exclusions                 |   |
| Loss Settlement (RC or ACV)               | Replacement Cost (Must Insure to 100% of RC using 360Value) |   |
|   |   | <ul style="list-style-type: none"><li>• &gt; 20 years requires a 4-point inspection</li><li>• &gt; 40 years requires Older Home Inspection and Underwriting approval.</li></ul>   |
| Year Built                                | 0-20 years desired  | Water Damage Exclusion is mandatory for all homes older than 40 years. Upon providing proof of plumbing, heating and A/C updates within last 20 years, the Limited Water Damage endorsement with maximum coverage of \$10k, may be added for an additional premium. |

|                                     |  |  |
|-------------------------------------|--|--|
| <b>Coverage B: Other Structures</b> |  |  |
|-------------------------------------|--|--|

|   |  |                                     |
|---|--|-------------------------------------|
| Coverage Amount (as a percentage of Coverage A) | 2% of Coverage A   | 1%, 5%, 10%, 15%, 20% of Coverage A |
| Covered Causes of Loss                          | All causes of loss, with certain exclusions  |                                     |
| Loss Settlement                                 | Replacement Cost on buildings, Actual Cash Value on structures that are not buildings. |                                     |
| Pool coverage                                   | Yes, with certain eligibility requirements   |                                     |



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|---|---|---|
| Coverage A and B: Special Limits                      |   |   |
| Cosmetic and Aesthetic Damage to<br>Floors            | \$10,000 combined limit<br>for Coverages A & B. |   |
| Coverage C: Personal Property                         |   |   |
| Coverage Amount<br>(as a percentage of Coverage A)    | 50% (default)                                   | 0%, 25%, 50%, 75% - If 0 is chosen all named<br>insureds must complete the rejection of<br>contents form (Form PSPC CO-1) |
| Covered Causes of Loss                                | Named Peril                                     | All risk coverage available   |
| Loss Settlement (RC or ACV)                           | Actual Cash Value                               | Replacement Cost by endorsement   |
| Coverage C: Personal Property Special Limits – 1 of 2 |   |   |
| Theft away from premises                              | YES   |   |
| Personal computers and related<br>peripherals         | \$2,500   | Up to \$20,000  |
| Collections such as baseball cards, etc.              | \$500   |   |
| Business property on premises                         | \$2,500   | Increased limits available in Patriot or<br>Minuteman package   |
| Business property off premises                        | \$250   | Increased limits available in the Patriot or<br>Minuteman package   |
| Jewelry/Watches/Furs                                  | \$1,000 for theft                               | Up to \$5,000   |
| Firearms  | \$2,000 for theft                               | Increased limits available in the Patriot or<br>Minuteman package   |
| Silverware  | \$2,500 for theft                               | Up to \$10,000  |
| Money, bank notes, etc.                               | \$200   | Increased limits available in the Patriot or<br>Minuteman package   |
| Securities, deeds, etc.                               | \$1,000 per loss limit                          | Increased limits available in the Patriot or<br>Minuteman package   |



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|--|---|---------------------------------|
| Coverage C: Personal Property Special Limits – 2 of 2  |   |                                 |
| Tools and accessories  | \$5,000                                   |                                 |
| Precious metals  | \$200                                     |                                 |
| Watercraft (other than personal watercraft,<br>which are excluded)   | \$1,000                                   |                                 |
| Trailers not used with watercraft  | \$1,000                                   |                                 |
| Art  | \$1,000                                   |                                 |
| Refrigerated property on premises  | Not Available                             |                                 |
| Refrigerated property off premises   | Not Available                             |                                 |
| Satellite dish, antenna, etc.  | Not Available                             |                                 |
| Reasonable Emergency Measures Limit  |   |                                 |
| Costs incurred solely to protect property from<br>further damage or unwanted entry, resulting<br>from a covered loss | Greater of \$3,000 or 1%<br>of Coverage A |                                 |
| Coverages D, E and F   |   |                                 |
| Coverage D: Loss of Use  | 10% of Coverage A                         |                                 |
| Coverage E: Liability  | \$100,000 (default)                       | \$200,000, \$300,000, \$500,000 |
| Coverage F: Medical Payments   | \$1,000 (default)                         | \$2,500, \$5,000                |



**PATRIOT  
SELECT**

## HO3 QUICK REFERENCE GUIDE

| Coverage Type -<br>Patriot Select Voluntary                  | Base<br>Coverage   | Optional<br>Coverage  |
|--|--|---|
| Additional Coverages   |  |   |
| Catastrophic Ground Cover<br>Collapse/Sinkhole               | Catastrophic Ground Cover<br>Collapse  | Sinkhole available with certain UW<br>criteria, 10% deductible, Submit only<br>for approval |
| Debris Removal (Trees – Wind)                                | \$1,000  |   |
| Trees, Shrubs and Other Plants                               | Up to 5% of the limit of liability<br>that applies to the dwelling for<br>all trees, shrubs, plants or lawns.<br>No more than \$500 of this limit<br>will be paid for any one tree,<br>shrub or plant. |   |
| Fire Department Service Charge                               | \$500  | Increased limits available in the Patriot<br>or Minuteman package                           |
| Property Removed   | We insure covered property<br>against direct loss from any<br>cause while being removed from<br>a premises endangered by a<br>Peril Insured Against and for no<br>more than 30 days while<br>removed.  |   |
| Credit Card, Fund Transfer, Forgery<br>and Counterfeit Money | \$500  | Increased limits available in the Patriot<br>or Minuteman package                           |
| Loss Assessment  | \$1,000  | \$5,000, \$10,000   |
| Limited Fungi, Wet or Dry Rot, or<br>Bacteria Coverage       | \$10,000/\$50,000  | \$25,000/\$50,000 and<br>\$50,000/\$50,000 available  |
| Ordinance or Law (as a percentage of<br>Coverage A)          | 10%  | 25%, 50%  |



**Coverage Type -  
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**Optional  
Coverage**

**Optional Coverages**

Windstorm or Hail Exclusion

YES

Water Backup of Sewers and Drains  
or Sump Overflow

\$5,000, deductible applies

Increased replacement cost on  
dwelling

Up to 20% of coverage A

Screened Enclosures & Carports

may be purchased in \$5,000 increments from  
\$10,000 to \$50,000

Home Computer & related  
equipment

up to \$20,000

Animal Liability

\$50,000 available if not prohibited animal.  
Applicants with a prohibited dog breed are eligible  
for coverage but are not eligible for the animal  
liability endorsement.

Personal Injury

YES

Golf Cart

YES, coverage extension available:  
• personal property \$5,000,  
• personal liability \$50,000,  
• medical payments \$5,000

Earthquake Coverage

Not Available

Identity Theft or Identity Fraud  
Expense Coverage

Not Available

Incidental Occupancy

Not Available



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**Base  
Coverage**

**Optional  
Coverage**

**Roof Loss Settlement/Eligibility Limitations**

Roof

Roof age < 15 years desired

If the roof material is shingle or tile and fifteen (15) years and older, risk is ineligible if inspection indicates that the roof has less than five (5) years useful life remaining. This inspection requirement is waived if the applicant/insured opts for the Roof Surfacing Payment Schedule endorsement. Same rule applies to metal roofs at twenty five (25) years.  
Roofs with solar panels, flat roofs over living space, and unapproved roof types are ineligible.

Windstorm or Hail Losses to Roof  
Surfacing with Payment Schedule

Optional Endorsement, Percentage of replacement cost based on roof material and age.

**Other Eligibility Restrictions (see UW manual for full list) – 1 of 2**

Occupancy

- Homes rented to others not eligible
- Secondary/Seasonal (10% surcharge and water exclusions apply)

Size of lot

- Home isolated
- Homes located on more than 5 acres
- Located in protection class 10

Property Over Water

- Homes located entirely or partially over water
- Homes on a barrier island

Home status

- Home in foreclosure
- Homes for sale

Usage

- Not used for private residential purposes only
- Not owner occupied at least 6 months.



**Coverage Type - Patriot  
Select Voluntary**

**Base  
Coverage**

**Optional  
Coverage**

**Other Eligibility Restrictions (see UW manual for full list) – 2 of 2**

**Plumbing materials**

Dwellings not eligible if hot water heaters not in good condition and/or:

- 10 years or older if located inside the home on the second floor
- 15 years or older if located inside the home on the first floor
- 25 years or older if located outside of the living area

Ineligible plumbing materials:

- polybutylene
- galvanized
- pre-2002 PEX
- cast iron plumbing

**Electrical**

Ineligible electrical materials:

- single strand aluminum wiring
- fuses and fuse boxes
- cloth wiring
- double-tap wiring
- knob and tube wiring
- circuit breakers with less than 100 amps
- Federal Pacific, Stab-Lok, GTE Sylvania, Or Zinsco/ Challenger electrical panels

**Losses**

- Risks with any paid water damage claim in the past 3 years and failed to take action requested.
- Risks with more than one paid water damage claim in excess of \$10,000 in the past 3 years.
- Risks with more than two paid water damage claims in the past 5 years.

- Risks with any previous personal liability claims and/or 2 or more property claims should be referred to company before binding.

**Claims Handling**

**Preferred Contractor**

Optional, unless Option to Repair is invoked by Patriot Select

**Deductible Options**

Hurricane Deductibles (as a percentage of Coverage A)

2% (default)

\$500, \$1000, 2%, 5%, 10%



## Payment Information

### Payment Options

- Full pay
- 2 pay = 60% down, balance installment due in 180 days
- 4 pay = 40% down, 3 installments due at 90, 180, 270 days from inception
- \$3 service fee applies to installments
- Premium Finance option not available

### Payment Methods

Debit/Credit Card (VISA/MasterCard/Discover), ACH

## Package Options

To qualify for Package coverage, an insured must be claims free for the last three years (Act of God claims excluded)

### Patriot Package \*\*

- Coverage C limit: 50% of Coverage A
- Personal Property Replacement Cost
- Theft of Jewelry, Watches, Furs, Precious and Semi-precious Stone: \$3,000
- Fire Department Service Charge: \$750
- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money: \$1,000
- Ordinance and Law: 25% of Coverage A
- Lock Replacement Coverage: \$250
- Water Backup/Sump Overflow coverage: \$5,000
- Personal Injury Coverage
- Loss Assessment: \$5,000

### Minuteman Package \*\*\*

- Coverage C limit: 70% of Coverage A
- Increased Additional Amount of Insurance up to 20% of Coverage A
- Personal Property Replacement Cost
- Business Property on Premises: \$3,000
- Business Property off Premises: \$750
- Theft of Jewelry, Watches, Furs, Precious and Semi-precious Stone: \$5,000 (\$2,500 per item)
- Theft of Firearm: \$3,500
- Theft of silverware: \$4,000
- Money, bank notes, gold: \$300
- Securities, deeds, etc.: \$2,500
- Fire Department Service Charge: \$1,000
- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money: \$2,000
- Ordinance and Law: 25% of Coverage A
- Lock Replacement Coverage: \$500
- Water Backup/Sump Overflow coverage: \$5,000
- Personal Injury Coverage
- Loss Assessment: \$10,000





## **Scheduled Personal Property**

Scheduled coverage may be purchased for the following classes of property.  
Items \$5,000 or more require appraisal and must be submitted to Underwriting.

- Antiques
- Bicycles
- Camera/Projection Equipment (Non-professional)
- Coins
- Fine Art
- Fine Art - With Breakage
- Furs
- Golfer's Equipment
- Guns – Collectible
- Guns – Fired
- Jewelry
- Miscellaneous Personal Property
- Musical Instruments (Non-professional)
- Other Sports Equipment
- Silverware
- Stamps



# Discounts

- **Senior/Retiree** – A 10% discount applies to policies where the applicant / named insured is at least age 60 or at least age 55 and also retired.
- **Veteran/Military** – A 5% discount is available when any named insured is on active duty or retired from the U.S. Armed Forces, as evidenced by a current or expired proof of military service.
- **Secured Community/Building** – A discount between 10-15% may apply for homes located in protected communities.
- **Accredited Builder** – A 5% discount applies to new homes built by an accredited builder who meets certain criteria.
- **Protective Device** – A discount between 5%-25% may apply to fire protection types or home security systems.
- **Age of Roof** – A discount is given for HO-3 policies with an age of roof ten (10) years old and newer.
- **Windstorm Loss Mitigation Discounts** – When a policy covers the peril of Windstorms or Hail, the risk may be eligible for a premium credit up to a maximum of 90% of the wind premium if one or more loss mitigation features or construction techniques exist. Supporting documentation that substantiates the existence of loss mitigation features is required in order to receive the credits.

*Non-Hurricane Discounts (not to exceed 40% of premium)*

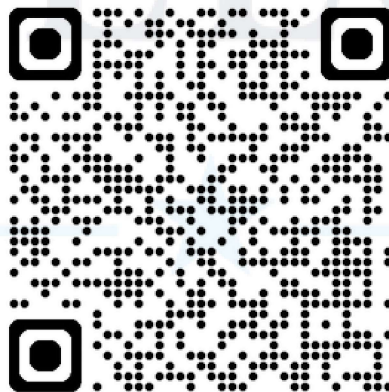
# Report a Claim

Rapid recovery when filing a home insurance claim is vital to your customers. Knowing our established procedures helps your customers understand the process. People entrust their homes to Patriot Select because they know we will help guide and protect them should a disaster strike.

The Patriot Select Claims Reporting Process is simple and hassle-free because dealing with the unexpected is stressful enough.

From sudden and unpredictable mishaps to catastrophic events, Patriot Select is here to assist you in swift recovery. Should you encounter a loss, reporting your claim is simple. Please direct your client to our easy-to-use first notice of loss chatbot located on [patriotselect.com](https://patriotselect.com) or at the QR code below. Agents and CSRs can also report claims on behalf of their clients here. Alternatively, call **888-404-5804** to connect with us.

Be sure to have your client's policy number ready to help expedite the process.



# Contact Us

Please contact us by phone, email, or through the agent portal based on your information needs and preferences. If you have questions or comments about an existing Patriot Select policy, do not hesitate to reach out to us.

Please direct your customer to the POLICYHOLDER LOGIN, which will allow them to:

- View and print policy documents
- Pay a policy premium online
- Submit a claim and track the claim status



## NEW BUSINESS UNDERWRITING REVIEW

PHONE: 888-404-5804

EMAIL:

PatriotUW@insursys.com

[POLICYHOLDER LOGIN](#)



## PREMIUM PAYMENTS

[MAKE A PAYMENT](#)



## AGENT SERVICES & LICENSING

PHONE: 888-404-5804

EMAIL:

salesandmarketing@patriotselect.com

[AGENT LOGIN](#)



## CLAIMS

PHONE: 888-404-5804

EMAIL:

psclaims@patriotselect.com

[SUBMIT A CLAIM](#)

PAYMENT MAILING ADDRESS:  
PATRIOT SELECT PROPERTY  
AND CASUALTY INSURANCE  
COMPANY

PO BOX 919896  
ORLANDO, FL 32891-9896

OVERNIGHT:  
EIS LOCKBOX/CUST SVC  
FL-ORLANDO-7146  
ATTN: PATRIOT SELECT  
PROPERTY & CASUALTY  
INSURANCE,  
BOX NUMBER 919896  
7699 GOLF CHANNEL DRIVE  
ORLANDO, FL 32819