

# Quick Reference Card - Florida NextGen 1.0

## Binding Criteria *(HO-3 may be considered when combined coverages A,B,C,D are less than \$5 million)*

Form	Location	Min. – Max. Limits
HO-3	Bay, Citrus, Clay, Desoto, Duval, Escambia, Franklin, Glades, Hardee, Hendry, Highlands, Lake, Leon, Monroe, Nassau, Okaloosa, Okeechobee, Polk, Santa Rosa, Volusia, Wakulla, Walton	Cov. A: \$175,000 - \$1,000,000
	Charlotte, Collier, Flagler, Hillsborough, Lee, Manatee, Orange, Osceola, Pasco, Pinellas, Sarasota, Seminole, St. Johns	Cov. A: \$200,000 - \$1,000,000
	Brevard, Indian River, St. Lucie	Cov. A: \$250,000 - \$1,000,000
	Martin	Cov. A: \$350,000 - \$1,000,000
	Palm Beach	Cov. A: \$400,000 - \$1,000,000
	Remainder of State	Cov. A: \$150,000 - \$1,000,000
HO-6	Entire State	Cov. A: \$25,000* - \$500,000 *Coverage A may not be calculated at a value less than \$50 per square foot Cov. C: \$10,000 - \$300,000** **Cov C max is \$180,000 if condo is rented at any time
All Forms	Entire State	Section II Personal Liability \$100,000 - \$500,000 Med Pay to Others \$1,000 - \$5,000

## Files to be Retained by Agent

- Completed application signed & dated by insured & agent, including all important notice signatures
- Evidence of fire protective devices, secured community, theft protection
- Protective Device Discounts (Sprinkler) – Complete Home Sprinkler Installation Certificate
- Renovation Discount – Final building permit issued with value ≥ \$1,000 for home renovations
- Age of Roof Discount – Final Roof Permit showing complete roof update
- Proof of UPC Flood, UPC Dwelling Fire, and/or UPC Wind Only policy for companion policy discounts
- Qualified professional certification or receipts documenting opening protection
- [Rejection of Windstorm Coverage form](#)
- [Rejection of Personal Property Coverage form \(HO-3 only\)](#)
- [Animal Liability Coverage Application](#)
- Scheduled Personal Property—appraisal or bill of sale
- Proof of prior coverage including current Wind & Flood
- Proof of purchase for Smart Home Water Detection; proof of installation for Level 2 or Level 3 discount

## Files to be submitted to the company

- Wind Mitigation Inspection Form
- [Water Loss Prevention Credit Certificate](#)
- [Galvanized and PEX Plumbing Certification Form](#)

## Scheduled Personal Property

Property	Max Per Item	Max Class	Max Total Schedule
Jewelry	\$50,000	N/A	<ul style="list-style-type: none"> <li>• No professional use</li> <li>• \$500 minimum value for any scheduled item</li> <li>• Lesser of \$150,000 or 50% of Cov. C</li> <li>• Local burglar alarm required for total schedules over \$25,000</li> <li>• Central station burglar alarm required for total schedules over \$50,000</li> <li>• A complete description is required on all items</li> <li>• Bill of sale or current appraisal is required for any item \$10,000 or greater in value</li> <li>• Jewelry item worth \$5,000 or more must be kept in vault when not worn</li> </ul>
Furs	\$25,000	N/A	
Silverware, Postage Stamps, Fine Arts (breakage and no breakage), Antiques, Rare/Current Coins, Misc. Personal Property	\$10,000	N/A	
Cameras, Musical Instruments, Golf Equipment, Bicycles	\$10,000	N/A	
Firearms	\$10,000	\$20,000	
Other Sports Equipment	\$5,000	N/A	

## Payment Plans *(Down payment is required prior to binding for all new business submissions except Mortgagee Bill & Paid in Full at Closing)*

Pay Plan	Money Due at Inception	Inst. Amt	Inst. Fee	Installments Due
1 Pay Plan	Full payment + policy fees	N/A	N/A	N/A
Semi-Annual Pay	60% down payment + policy fees	40% of premium	\$3 per installment	On 180th day
Quarterly Pay	40% down payment + policy fees	20% of premium	\$3 per installment	On day 90, 180 and 270
11-Pay (EFT)	9.09% down payment + policy fees, EFT mandatory	9.09% of premium	\$1 per installment	Every 30 days

\*\*Outside premium financing is ineligible.\*\*

When a check or draft is returned because of insufficient funds, a NSF fee of \$15 may be imposed

## Contact Us

Email	Mailing Address	Payment Address	Overnight Address	Claims
Quotes/NB: <a href="mailto:upcreferrals@dxc.com">upcreferrals@dxc.com</a>	Family Security Insurance Company P.O. Box 51149 Sarasota, FL 34232	Family Security Insurance Company P.O. Box 31393 Tampa, FL 33631-3393	Family Security Insurance Company Attn: Accounting Dept. 100 Paramount Dr., Suite 100 Sarasota, FL 34232	24 hr Reporting: 1-888-CLM-DEPT 1-888-256-3378  <a href="http://www.upcinsurance.com/claims/">www.upcinsurance.com/claims/</a>

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## Underwriting Guidelines

### Dwelling Exterior

- Dwelling cannot be in poor condition, have debris or unrepaired damage
- Dwelling must be a 1 or 2 family residence. No more than 2 families may reside at the residence regardless of main or other structure(s)
- Dwelling cannot be considered a historical dwelling (i.e., listed on a historical register)
- Dwellings with an open foundation of less than 6 feet that are not completely enclosed with material such as block, brick, siding, or lattice are ineligible, unless the dwelling is built on pilings/piers for flood control purposes
- Dwellings cannot have a tree overhanging the roof or deemed by the company to be in dangerous proximity to the dwelling or appurtenant structures
- Townhouse or rowhouse in buildings of 4 or more units must be separated from units on either side by masonry firewalls, with parapets extending through the roof at least 15 inches (parapets not required for year of construction 2010 or newer)
- Porches or decks more than 3 feet off the ground or with 3 or more steps must have properly installed handrails
- Burglar bars (including quick release) are ineligible

### Location

- Dwellings cannot be isolated (not visible by two other dwellings or a public road)
- Properties which contain a farm, ranch or orchard are ineligible
- Properties must be 5 acres or less (over 5 acres is referred to underwriting)
- Dwellings where prior sinkhole activity has occurred & repairs have not been made to the premises are ineligible. Documentation must certify that the property has been stabilized & all necessary repairs have been made. (Must be referred to underwriting prior to binding)
- Dwelling cannot be located entirely or in part over any body of water.
- Dwelling cannot be located in an area that has been condemned for any reason, including urban renewal or highway construction
- HO-3: Dwelling located in Special Flood Hazard Area (SFHA) must have a flood policy with matching building and content limits or the maximum available (HO-6: flood requirement applicable only if the unit is on the ground floor)
- Policies excluding wind coverage must have a separate wind policy with matching limits
- Dwellings located in Protection Class 10 are ineligible, unless qualifying under the Protected Subdivision Rule
- Properties subject to brush or wild fire are ineligible
- All properties are subject to exterior and/or interior inspection

### Construction

- Mobile, manufactured homes, motor homes, houseboats, house trailers, and trailer homes are ineligible
- Dwelling must not contain Exterior Insulation and Finishing System (e.g., Dryvit) or asbestos. EIFS installed in 2002 or newer is acceptable
- Dwelling cannot be constructed of obsolete, unconventional, do-it-yourself or irreplaceable design or materials, including but not limited to log homes, dome homes or earth homes
- Home must have a certificate of occupancy and may not be an unfinished newly constructed home
- A finished dwelling undergoing additional construction or renovation must have the work completed within 90 days
- Construction of home completed by the insured or someone other than a licensed contractor is ineligible
- Dwelling must be protected by functioning smoke detectors in good working order located close to or near the kitchen and all sleeping areas
- HO-6: Condos with 7 or more stories should be rated as superior construction

### Applicant

- Applicant must have had prior coverage if a home or condo was owned during the twelve months prior to the effective date. Any lapse in coverage requires prior underwriting approval (Lapses over 30 days are ineligible)
- Applicants who have ever been convicted of fraud or arson are ineligible
- Property may not have more than 2 mortgages
- Ownership by corporations, limited liability companies (LLC), and limited liability partnerships (LLP) are ineligible
- Dwellings owned by the estate of the deceased are ineligible for new business
- Applicants with a personal or business occupation, activities or reputation resulting in high public recognition, including entertainers, athletes, media personalities, authors, etc. are ineligible
- Condominium must be operated by a condo association with a master insurance policy, not a homeowners association (HOA)
- HO-6 Co-ops & condo associations may be added as an additional interest

### Loss History

- Claims within the last 3 years are used for rating purposes (weather claims do not count towards rating). Claims in the last 5 years are used for underwriting eligibility (weather claims are eligible unless not properly repaired)
- Risks with 1 paid loss (excluding weather-related losses) in the past 5 years are acceptable
- Risks with 2 or more paid losses (excluding weather-related losses) or with any liability or fire loss require prior underwriting approval
- A risk is ineligible if there has been a weather loss, a partial sinkhole loss, or one water damage claim in which the insured has not taken action to prevent a future similar occurrence of damage to the insured property

### Liability

- Properties may not have a swimming pool or hot tub on the premises that is empty, unkempt, or not protected by a locking fence at least 4 ft. high, or by an alternately approved, secure enclosure or locking cover. If an above ground pool, the outer step ladder must always be flipped up and locked into place after use
- A business may not operate in any way on the residence premises other than an incidental business occupancy for a home office with no foot traffic (must be referred to underwriting prior to binding)
- Dwellings with unlicensed home day care activities are ineligible
- Dwellings with any assisted living activity exposures are ineligible
- Liability and Med Pay are excluded for trampolines, skateboards, ramps while being used for stunts, bounce houses or similar apparatus, zip lines, pool slides, diving boards, and empty or unprotected swimming pools or spas
- Animal liability and med pay are excluded unless added back to the policy (certain animals or categories of animals are excluded even when the endorsement is purchased—[see list](#)). Animal liability application is required
- No policy may be written where there is an animal deemed dangerous, vicious, or potentially dangerous by the state or county (whether owned, kept, or supervised by any insured or tenant)

### Roof

- Roof covering must be in good condition, not wood shingle, shake, tar and gravel (BUR), or tin, with no overlay, and is:
  - 15 years or newer if 3-tab composition shingle
  - 20 years or newer if architectural composition shingle
  - 30 years or newer if aluminum, copper, steel or rubber tile shingles
  - 40 years or newer if slate or tile
- HO-3: Properties must have a 3:12 roof pitch or greater, unless the roof is reinforced concrete. Low pitch or flat roofs are only acceptable over non-living space as long as those roofs are not structurally tied into the main roof line
- HO-6: Flat roofs are eligible on buildings of 4 or more stories. Flat roofs on 1- to 3-story buildings require underwriting approval prior to binding. Reinforced concrete roofs are eligible regardless of number of stories

### Electrical

- Dwelling must have an electrical system that is 100-amp service or greater and Ground Fault Circuit Interrupters (GFCI) outlets where water might come in contact with the electrical wiring
- Knob and tube wiring, aluminum/multi-strand aluminum wiring (unless outside of the home from the meter, through the service entrance, into the electrical service panel), Federal Pacific Electric (FPE)/Stab-Lok/Sylvania/Zinsco/Challenger electrical panels, or fuses are ineligible

### Plumbing

- Dwelling must have plumbing with no presence of leaks or unrepaired damage, and be 40 years or newer.
- Lead and polybutylene pipes are ineligible. PEX is acceptable if installed in 2010 or newer
- The insured will need to complete an inspection and submit to underwriting, prior to binding, if the dwelling has: galvanized plumbing of any age, or PEX plumbing installed prior to 2010. [Click here for the inspection form.](#)
- Water heaters must be 15 years or newer (up to 20 years if located in garage, with prior underwriting approval)
- Smart Home water protection devices may qualify for a discount; [see details](#)

### Central Heat

- Dwelling must have a central HVAC system present, that is 20 years or newer or the furnace/HVAC system must have been completely rebuilt within 20 years
- Dwellings with wood stoves, pellet stoves, coal stoves, or fireplace inserts are ineligible, unless installation meets current code. If present, these heat sources may not be the dwelling's primary heat source

### Occupancy

- HO-3 dwellings must be owner occupied
- Vacant properties are ineligible
- Dwelling cannot be an unoccupied home for sale, in foreclosure, or have foreclosure pending
- Dwelling must be occupied 3 or more months in a 12-month period
- Properties occupied less than 9 months in a 12-month period must be in the care of a professional management firm, have a centrally monitored fire alarm, or be located in a secured community (single entry leads into the sub-division, community protected by 24-hour security patrol, 24 hour manned gates, or key fob/code/card required for entry)
- HO-3: Tenant occupancy is allowed up to 60 days per year if rented to family or friends personally known to insured and for a single rental period only
- HO-6: allows for rental activity; daily, weekly or any other rental term less than 1 month is ineligible—[see complete guidelines](#)

### Coverage

- Dwellings must be insured to at least 100% of replacement cost value
- Risks that have previously been rejected, cancelled or non-renewed for reasons other than reduction of hurricane exposure require prior underwriting approval
- Dwellings may not be insured under another insurance policy other than flood or wind-only coverage (and master condo policies for HO-6)
- HO-3 risks require underwriting approval prior to binding if the purchase price is less than 70% of the replacement cost value (e.g., a home purchased for \$240,000 and insured for \$350,000 requires approval)

## Contact Us

Email	Mailing Address	Payment Address	Overnight Address	Claims
Quotes/NB: <a href="mailto:upcreferrals@dx.com">upcreferrals@dx.com</a>  Endorsements: <a href="mailto:upc@dx.com">upc@dx.com</a>	Family Security Insurance Company P.O. Box 51149 Sarasota, FL 34232	Family Security Insurance Company P.O. Box 31393 Tampa, FL 33631-3393	Family Security Insurance Company Attn: Accounting Dept. 100 Paramount Dr., Suite 100 Sarasota, FL 34232	24 hr Reporting: 1-888-CLM-DEPT 1-888-256-3378  <a href="http://www.upcinsurance.com/claims/">www.upcinsurance.com/claims/</a>