

PROPERTY – Includes Apartments, Residential Condo Associations and Homeowners Associations.
BASIC CAUSES OF LOSS FORM - No other cause of loss form available at this time.

	MIN	MAX
Building-RCV	\$150,000 per building	\$10M per building
Contents-ACV	No Minimum	\$1M Not applicable to auxiliary buildings on the same premises

DEDUCTIBLES

	BASIC	OPTIONAL
Hurricane – Occurrence	3%	2%, 5%, 10%
Hurricane – Calendar Year	3%	2%, 5%, 10%
All Other Perils	\$2,500	\$1K, \$5K, \$10K, \$25K

NOTES

Limits over \$10,000,000 for all scheduled buildings at the same premises/location must be submitted to Universal at least **30 business days** prior to effective date for consideration.

Liability coverage can be excluded on all CRP policies. Please select “No Coverage” for the Business Liability Limit and Medical Expenses Limit. No other liability options should be chosen including the GL portion of the terrorism coverage, Non-Owned Auto and Recreational Liability.

General Liability – Occurrence Form	Basic Rate	Optional Increased Limits
General Aggregate Limit	\$100K	up to \$2M
Products/Completed Operations Aggregate Limit	\$100K	up to \$1M
Personal & Advertising Injury Limit	\$100K	N/A
Each Occurrence	\$100K	up to \$1M
Fire Damage Limit	\$100K	N/A
Medical Expense Limit	\$5K	\$10K

Optional Coverage	
Ordinance or Law Coverage	Actual Cash Value – Roofs
Fences	Inflation Guard – Property
Property – Pools, Spas, Fountains, Patio & Pool Decks	Liability – Recreational Facilities Liability Charge
Signs Not Attached to Building	Non-Owned Automobile Liability
Equipment Breakdown Coverage	Additional Insured – Liability
Liability – Recreational Facilities Liability Charge	Terrorism

BASIC ELIGIBILITY GUIDELINES

2002+	Entire counties of Broward, Collier, Indian River, Lee, Martin, Miami-Dade, Palm Beach, Pinellas, St. Lucie.
1995+	All remaining counties
Closed Counties:	Pasco, Hernando, Marion and Hillsborough counties are closed for New Business.

PAYMENT PLAN OPTIONS

Full Payment: Gross annual premium + all fees due at inception of policy.
Semi-annual: 60% of total premium + 100% of fees and assessments. Balance due 180 days from policy inception.
Quarterly: 45% of total premium + 100% of fees and assessments. Installments due at 90, 180, 270 day intervals from policy inception. \$5 service fee will be added to each installment (except payment in full) payment, excluding the down payment. A \$15.00 NSF fee will also apply.
8 Pay Plan: Requiring a minimum 25% premium down payment and 100% of fees and assessments due at policy inception. Installment payments are due at 60, 90, 120, 150, 180, 210 and 240 day intervals. The 8 Pay option is not available for policies with premium amounts of \$625 or less.

Universal DOES NOT ACCEPT outside premium finance.

REQUIRED DOCUMENTS

Retained by Agent

- Signed Acord Application
- Appraisal or RCE
- Evidence of prior insurance without gap in coverage

Must be provided to Universal prior to binding:

- 3 Year Loss History or a no loss letter signed by a corporate officer (unless the risk is new construction or a new purchase)
- Florida Wind Mitigation Affidavit – must be signed by a licensed contractor if building is built prior to 2002, otherwise insured or agent may complete.
- Signed declination of terrorism coverage (if optional coverage is not elected)

The following risks are **NOT** eligible for Commercial Residential Insurance with Universal – **DO NOT BIND:**

- Risks with more than 10 percent rental to students.
- Apartment complexes providing furnished units.
- Swimming pools with slides or diving boards.
- Boat facilities with davits or boat lifts are unacceptable.
- Risks that present substandard conditions of a nature that would render them uninsurable.
- Risks with unsafe heating and cooking arrangements.
- Risks with unsafe or inadequate wiring.
- Risks with converted living space resulting in over-crowded occupancy.
- Risks with poor physical condition or housekeeping.
- Risks with hazardous adjoining exposures.
- Farm risks.
- Special Class Rated exposures except those described in Rating Section (i.e., pools, antennas, etc.).
- Hotels, motels, boarding houses, rooming houses or similar risks such as fraternity or sorority houses.
- Health care facilities (i.e. hospital/clinic, sanitarium, nursing or convalescent home, adult care or assisted living facilities).
- Residential buildings of a Continuing Care Retirement Community (CCRC).
- Condominium, cooperative or apartment buildings with transient public lodging exposure (i.e. transient apartments, transient cooperatives, resort condominiums and time share plan condominiums), unless 10% or less of the total number of units in the building are used for transient purposes. Transient means a building which is rented to guests more than 3 times in a calendar year for periods of less than 30 days of one calendar month, whichever is less or held out to the public as a place regularly rented out to guests.
- Vacant buildings (any building with an occupancy rate of less than 60% is considered a vacant building).
- A newly constructed or completely renovated building in which minimum occupancy requirement (less than 60% occupied) will not be met within (90) days.
- Risks under construction, renovation or conversion.
- Risks with mercantile occupancy exceeding 25% of total area per building.
- Risks containing commercial cooking, other than warming devices.
- Risks that have been condemned due to condition, or are located in a condemned area or an area scheduled to be condemned due to urban renewal or highway construction.
- Risks with evidence of disrepair due to neglect or risks with existing damage with no definitive proof of intent to repair within (90) days.
- Risks with prior damage due to sinkhole activity.
- Risks constructed partially or completely over water.
- Risks in which the applicant has been convicted of any degree in the crime of arson in the last five years.
- Risks with any uncorrected fire code violations.
- Risks with any exposure to flammables, explosives or chemicals.
- Risks containing lead paint in either interior or exterior areas.
- Any building containing Exterior Insulation Finish System (EIFS).
- Associations where the only property insured consist of recreational and/or auxiliary service buildings.
- Risks located in a fire district with Public Protection Class of 9 or 10 (unless approved by Universal underwriting)

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 Fort Worth , TX 76101-2036

Standard Payment

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 P.O. Box 844773
 Dallas, TX 75284-4773

Overnight Payment

Bank of America Lockbox Services
 Universal Insurance Company
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 1950 N. Stemmons Freeway
 Dallas, TX 75207

Claims

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