

AGENT BINDING AUTHORITY & AVAILABLE LIMITS

	Home (HO-3)	Condo (HO-6)	Renters (HO-4)	Dwelling Fire (DP-3) & Dwelling Fire (Condo)
Dwelling Limit* by Age of Home**	<ul style="list-style-type: none"> 0-14 years: \$125K-\$5M 15-20 years: \$125K-\$750K 21-35 years: \$125K-\$500K Risks from \$3M to \$5M must be submitted unbound for Underwriting approval.	<ul style="list-style-type: none"> 0-10 years: \$30K-\$500K 11 + years: \$30K-\$300K 	0-35 years	DP-3 0-20 years: \$125K-\$750K Condo 0-20 years: \$30K-\$300K
Coverage Limits	<u>Personal Property</u> 50 to 75% of Coverage A <u>Personal Liability</u> \$100K, \$300K & \$500K <u>Medical Payments</u> \$1K & \$5K <u>High Value:</u> Submit from \$1M-\$3M unbound \$3M-\$5M requires Underwriting approval	<u>Personal Property</u> <ul style="list-style-type: none"> 0-5 yrs \$30K-\$300K 6-50 yrs \$30K-\$200K <u>Personal Liability</u> \$100K, \$300K & \$500K <u>Medical Payments</u> \$1K & \$5K	<u>Personal Property</u> \$20K to \$100K <u>Personal Liability</u> \$100K, \$300K & \$500K <u>Medical Payments</u> \$1K & \$5K	<u>Personal Property</u> \$1K-\$100k <u>Personal Liability</u> \$100K & \$300K <u>Medical Payments</u> \$1K & \$3K
Optional Coverages	<u>Personal Injury Liability</u> \$15 surcharge/ Coverage shall be the same as Section II policy limits <u>Ordinance or Law</u> 25% of Coverage A (included) up to 50% available <u>Animal Liability</u> \$50 surcharge/ \$50K limit (each occurrence) (See bulletin #1 for breed restrictions) <u>Identity Theft</u> \$25 Premium/\$250 deductible applies/ up to \$15K Coverage <u>Golf Cart Liability</u> \$100K/\$1K = \$45 \$300K/\$5K = \$62. Physical damage ACV up to \$5K <u>Water Backup and Sump Overflow</u> \$25 surcharge, \$5K limit with a \$500 deductible <u>Refrigerated Personal Property</u> \$10 surcharge, \$500 limit, \$100 deductible <u>Equipment Breakdown</u> \$50 surcharge, \$500 deductible			<u>Loss Assessment Property Coverage</u> PC 1 to 8 - \$2.67 per \$1K (max \$5K) <u>Coverage B Other Structures</u> 10% of Coverage A included – PC 1-8 \$2.46 per \$1K (Max 50% of Coverage A) <u>Increase for Limited Fungi</u> \$25K each/\$50K aggregate - \$60. \$50K each/\$50K aggregate - \$90 inspection req. <u>Water Backup and sump Overflow</u> \$86 surcharge, \$5K limit with a \$250 deductible. <u>Premises Liability</u> \$100K - \$300K. Medical payments - \$1K - \$3K <u>Vacancy Endorsement</u> (15% surcharge applies) – Policy limitations/coverage restrictions apply. See DP manual pg. 28 for more details.
Increased Other Structures	2% to 70% of Coverage A	N/A	N/A	10% to 50% of Coverage A
Protection Class	1 to 8 Eligible; submit 9 for UW approval			PC 9 requires prior U/W Approval
Loss of Use	20% of Coverage A	40% of Coverage A	20% of Coverage C	N/A
Fair Rental Value	N/A			10% of Coverage A
Available Credits/Discounts	<u>Age of Home Discount</u> Up to 15% <u>Fire Protection Discounts</u> 5%-8% <u>Burglar Protection Discounts</u> 5%-8% <u>Fire Sprinklers Credit</u> 10%-18% <u>Hip Roof Credit (Based on Wind Mitigation Features)</u>			<u>Age of Home Discount</u> Up to 20% <u>Fire Protection Discounts</u> 5%- 6% <u>Fire Sprinklers Credit</u> 7%-15% <u>Hip Roof Credit (Based on Wind Mitigation Features)</u>
Deductibles	ALL POLICY FORMS: The standard deductible applicable to all property causes of loss except hurricane is \$1,000. The Standard deductible for hurricane is 2% of Coverage A (not applicable to X-wind policies).			
	<u>Deductible Options*:</u> Hurricane: \$500, 2%, 5%, 10% All Other Perils: \$500, \$1,000, \$2,500, \$5,000, \$7,500	<u>Deductible Options*:</u> Hurricane: \$500, 2% All Other Perils: \$500	<u>Deductible Options*:</u> Hurricane: \$500, 2%, 5%, 10% All Other Perils: \$500, \$1,000, \$2,500	
	*Eligibility for optional deductibles is determined by coverage amount and policy form; refer to manual for details. HURRICANE DEDUCTIBLES MAY ONLY BE AMENDED AT POLICY RENEWAL DATE			

*All applications for Coverage A limits above or below the agent's binding authority require Underwriting approval prior to binding.

*Additional dwelling restrictions apply for frame homes and older homes. See "Dwelling Eligibility Guidelines" on back of page for details.

DWELLING ELIGIBILITY GUIDELINES

Home, Condo & Renters Programs

- 0-35 yrs eligible with wind + x-wind, unless Frame Construction 1994 or newer (see UW bulletin #13). Asphalt/composition shingle roofs must be updated within last 15 yrs.
- 36-50 yrs eligible with wind + x-wind with recent (within last 3 months) 4 Point Inspection indicating electric wiring, plumbing systems, HVAC and roof have all been updated within the last 10 years & 2 clear color photos of front/rear of dwelling and evidence risk is in good condition and well maintained.

Note: Homes in the windpool have to be written x-wind. (For exceptions refer to UW bulletin #4 & #21). Hernando and Pasco Counties are closed for new business.

Secondary/Seasonal Occupancy

Surcharge applies if unoccupied 6-9 months (refer to manual).

Dwelling Fire (DP-3) and (Home) Programs:

Tenant occupied; no owner-occupied or seasonal/secondary dwellings, PC 9 requires prior UW approval, must be one year rentals, No dwellings located on 1 acre or more.

- 0-20 yrs eligible for binding except in counties where Frame Construction 1994 or newer (see UW bulletin #13) Asphalt/composition shingle roofs may not be more than 15 yrs.
- 20+ yrs submit unbound with recent (within last 3 months) 4 Point Inspection indicating electrical, plumbing, HVAC and roof have all been within the last 10 years, evidence that the dwelling has opening protection pursuant to FBC2001 & 2 clear color photos (front/rear) of dwelling verifying risk is in good condition and well maintained.

PAYMENT PLAN OPTIONS

- **Full Payment:** Gross annual premium + all fees due at inception of policy. *Mortgage Billed policies within 20 days of the inception date.*
- **2 Pay Plan:** 60% of total premium + \$25.00 policy fee and \$2 EMPA fee due at policy inception. Remaining 40% of total premium due 180 days after policy inception. **Dwelling Fire: 50% of total premium + \$25.00 policy fee and \$2 EMPA fee due at policy inception. Remaining 50% of total premium due 180 days after policy inception.**
- **4 Pay Plan:** 40% of total premium + \$25.00 policy fee and \$2 EMPA fee due at policy inception. 60% of total premium due in 3 equal installments at 90, 180 and 270 day intervals.
- **8 Pay Plan:** 25% of total premium + \$25 policy fee and \$2 EMPA fee due at policy inception. Balance billed in 7 equal installments due 60 days from inception and every 30 days thereafter.
 - Each installment, must equal \$50 or greater except full payment plan and is subject to a \$3 service charge.
 - Payments should be made payable to UICNA in the form of a check or money order. Credit card payments are accepted online at www.uihna.com.

SUBMISSION REQUIREMENTS

Submit to Universal

- Payment for the gross premium and any required documents should be attached to the transmittal form and mailed within **5 business days** from the policy effective date or the date the application was signed, whichever is first.
- All supporting documentation: proof of updates, 4-point inspections on homes >35 yrs for HO and >20 yrs for DP, complete loss details, Alarm Certificate, etc.

Retain at your office

- Completed application, signed and dated by the insured and the agent **on or before the effective date of the policy. AGENTS MUST RETAIN SIGNED APPLICATIONS.**

Contact Universal North America

www.universalthnorthamerica.com

Underwriting & Customer Service

Toll-Free: 866-458-4262
 Fax: 817-348-7961
 Email: underwriting@uihna.com
 P.O. Box 901036
 Fort Worth, TX 76101-2036

Overnight Payment

Premium Billing Accounting Dept.
 300 Burnett Street
 Fort Worth, TX 76102

Claims

Toll-Free: 866-999-0898

Claims Mailing Address:

P.O. Box 151926
 Tampa, FL 33684-1926

Claims Physical Address:

4340 W. Hillsborough Ave.
 Suite 212
 Tampa, FL 33614

California Office

701 University Avenue
 Suite 110
 Sacramento, CA 95825
 Toll Free: 888-295-7111
 Fax: 916-927-7102
 Email: info@uihna.com

Florida Office

101 Arthur Andersen Pkwy Suite 220
 Sarasota, FL 34232
 Toll Free: 866-338-4262
 Office: 941-378-8851
 Fax: 941-378-8835
 Email: info@uihna.com

Texas Office

9901 IH 10 W
 Suite 980
 San Antonio, TX 78230
 Toll Free: 866-958-4289
 Office: 210-877-5800
 Fax: 210-877-5801
 Email: info@uihna.com

Area Representatives:

Southeast Florida/ Statewide
Eduardo Sobrino, AAI
 941-321-0724
esobrino@uihna.com

Northeast Florida/ Jacksonville/ Orlando

Caroline Hallett
 941-266-6120
challett@uihna.com

Northwest Florida/ Panhandle

Debbie Rhody
 941-321-7259
drhody@uihna.com

Southwest Florida/Tampa

Heather Murphy-McGee
 941-323-0161
hmcgee@uihna.com