

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 <p>Risks from \$1M to \$5M must be submitted unbound for Underwriting approval.</p>	<ul style="list-style-type: none"> 0-10 years: \$20K-\$500K 11 + years: \$20K-\$300K 	0-35 years	<p>DP-3 0-20 years: \$125K-\$750K</p> <p>Condo 0-20 years: \$30K-\$300K</p>
<p>Palm Beach, St. Lucie, Martin, Broward and Miami-Dade counties - 1994 and older submit unbound for HO-3, HO-6, HO-4 and DP-s. Pasco and Hernando counties are closed for New Business.</p>				
Coverage Limits	<p><u>Personal Property</u> 50 to 75% of Coverage A</p> <p><u>Personal Liability</u> \$100K, \$300K & \$500K</p> <p><u>Medical Payments</u> \$1K & \$5K</p>	<p><u>Personal Property</u> <ul style="list-style-type: none"> 0-5 yrs \$20K-\$300K 6-50 yrs \$20K-\$200K </p> <p><u>Personal Liability</u> \$100K, \$300K & \$500K</p> <p><u>Medical Payments</u> \$1K & \$5K</p>	<p><u>Personal Property</u> \$20K to \$100K</p> <p><u>Personal Liability</u> \$100K, \$300K & \$500K</p> <p><u>Medical Payments</u> \$1K & \$5K</p>	<p><u>Personal Property</u> \$1K-\$100k</p> <p><u>Personal Liability</u> \$100K & \$300K</p> <p><u>Medical Payments</u> \$1K & \$3K</p>
Optional Coverages	<p><u>Personal Injury Liability</u> \$15 surcharge/ Coverage shall be the same as Section II policy limits</p> <p><u>Ordinance or Law</u> 25% of Coverage A (included) up to 50% available</p> <p><u>Animal Liability</u> \$50 surcharge/ \$50K limit (each occurrence) (See bulletin #1 for breed restrictions)</p> <p><u>Identity Theft</u> \$25 Premium/\$250 deductible applies/ up to \$15K Coverage</p> <p><u>Golf Cart Liability</u> \$100K/\$1K = \$45 \$300K/\$5K = \$62. Physical damage ACV up to \$5K</p> <p><u>Water Backup and Sump Overflow</u> \$25 surcharge, \$5K limit with a \$500 deductible</p> <p><u>Refrigerated Personal Property</u> \$10 surcharge, \$500 limit, \$100 deductible</p> <p><u>Equipment Breakdown</u> \$50 surcharge, \$500 deductible</p> <p><u>Scheduled Personal Property</u> See manual for rates</p>			<p><u>Loss Assessment Property Coverage</u> PC 1 to 8 - \$2.67 per \$1K (max \$5K)</p> <p><u>Coverage B Other Structures</u> 10% of Coverage A included – PC 1-8 \$2.46 per \$1K (Max 50% of Coverage A)</p> <p><u>Increase for Limited Fungi</u> \$25K each/\$50K aggregate - \$60. \$50K each/\$50K aggregate - \$90 (inspection req.)</p> <p><u>Water Backup and Sump Overflow</u> \$86 surcharge, \$5K limit with a \$250 deductible.</p> <p><u>Premises Liability</u> \$100K - \$300K. Medical payments - \$1K - \$3K</p>
Optional Limited Screen Enclosure & Carport Coverage	\$25K or \$50K-Optional Hurricane Cvg. See HO manual pg.39 for more details.	Included in Cov. A	N/A	\$25K or \$50K-Optional Hurricane Cvg. See DP manual pg. R14 for more details.
Optional Sinkhole Coverage	Must refer unbound- Please allow 45 days for review	Included-OK to bind	Included-OK to bind	Must refer unbound- Please allow 45 days for review
Catastrophic Ground Cover Collapse is automatically included at no extra charge				
Loss of Use	20% of Coverage A	40% of Coverage A	20% of Coverage C	Fair Rental Value- 10% of Cov. A
Available Credits/Discounts	<p><u>Age of Home Discount</u> Up to 15%</p> <p><u>Fire Protection Discounts</u> 5%-8%</p> <p><u>Burglar Protection Discounts</u> 5%-8%</p> <p><u>Fire Sprinklers Credit</u> 10%-18%</p> <p><u>Hip Roof Credit</u> (Based on Wind Mitigation Features)</p>			<p><u>Age of Home Discount</u> Up to 20%</p> <p><u>Fire Protection Discounts</u> 5%- 6%</p> <p><u>Fire Sprinklers Credit</u> 7%-15%</p> <p><u>Hip Roof Credit</u> (Based on Wind Mitigation Features)</p>
Deductibles	<p>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).</p>			
	<p>Deductible Options*: Hurricane: \$500, 2%, 5%, 10% All Other Perils: \$500, \$1,000, \$2,500, \$5,000, \$7,500</p>	<p>Deductible Options*: Hurricane: \$500, 2% All Other Perils: \$500</p>	<p>Deductible Options*: Hurricane: \$500, 2%, 5%, 10% All Other Perils: \$500, \$1,000, \$2,500</p>	
<p>*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</p>				

*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 prior to 1994, **then submit unbound- certain counties only- see manual.** 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). **PC 9 requires prior UW approval.**

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, **then submit unbound.** 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. The 8 Pay option is not available for policies with premium amounts of \$625 or less.
 - Each installment must equal \$50 or greater except full payment plan and is subject to a \$5 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.universalnorthamerica.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

Standard Payment

Universal Insurance Company
 of North America
 P.O. Box 844773
 Dallas, TX 75284-4773

Overnight Payment

Bank of America Lockbox Services
 Universal Insurance Company of North America – 844773
 1950 N. Stemmons Freeway
 Dallas, TX 75207

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
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