



UNIVERSAL

TM

Florida Homeowners Program Manual

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Universal Insurance Company of North America

www.universalthnorthamerica.com



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HOMEOWNERS POLICY PROGRAM MANUAL

100. GENERAL RULES

The Universal Insurance Company North America (UICNA) Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of a Homeowners Policy. The rules, rates, forms and endorsements of UICNA for each coverage shall govern in all cases specifically provided for in this Manual.

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- A. This manual contains information to write the following lines of insurance on behalf of UICNA:
 1. Homeowners Form (HO 00 03)
 2. Tenant Homeowner Contents Form (HO 00 04)
 3. Condominium Unit Owners Form (HO 00 06)
- B. These General Rules of Practice apply to all lines of insurance except where noted in the respective section.

101. PRODUCER APPOINTMENTS

- A. A Producer appointed to UICNA shall be a General Lines Agent of residential property and casualty insurance licensed in the state of Florida.
- B. An Agency Contract shall be executed between the producer and UICNA prior to binding of coverage.
- C. The agency shall have Errors & Omissions Coverage in an amount at least equal to \$500,000 per occurrence, with a minimum annual aggregate of \$1,000,000 and such coverage shall be written by an insurer licensed to do business in Florida.

NOTE: For purposes of "C", above, the word "licensed" includes Florida licensed surplus lines insurers.

102. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

- A. The limits of liability required under the Homeowners policy are as follows:

SECTION I – PROPERTY COVERAGES			
Coverage	HO 00 03	HO 00 04	HO 00 06
"A" – Dwelling Minimum	\$75,000 (renewals) \$125,000 (new business)	-	\$30,000
Maximum for home age 5 years or greater*	\$300,000	-	\$100,000
Maximum for home age less than 5 years	\$350,000	-	\$300,000
Maximum for home age less than 3 years	\$750,000	-	\$300,000
"B" – Other Structures	2% of "A" Minimum (base rates include 10%)	-	-
Maximum	70% of "A"		
"C" – Personal Property	50% of "A"	\$20,000	\$50,000
Maximum	75% of "A"	\$100,000	\$200,000
"D" – Loss of Use	20% of "A"	20% of "C"	40% of "C"
SECTION II – LIABILITY COVERAGES (ALL FORMS)			
Coverage	Basic Limit		Option 1
"E" – Personal Liability (each occurrence)	\$100,000		\$300,000
"F" – Medical Payments to Others (each person)	\$1,000		\$5,000

*Home age is calculated by subtracting the home's year of construction from the current calendar year. Example: A policy written in June 2004 on a home built in 1996 would consider the age of home as eight (8) years.

NOTE: For risks outside the above value/age guidelines, submit for underwriting review.

Unless otherwise stated, Coverage "E" limits apply on an "occurrence" basis; Coverage "F" limits on an "each person" basis.

- B. **ALL FORMS** – The limit of liability for Coverage “C” of Section I and Coverage “E” of Section II may be increased not to exceed the maximum shown in **Rule 102.A**.
- C. **FORM HO 00 03** – Under Coverage “B” of Section I, an additional amount of insurance may be written on specific structures in an amount not to exceed the maximum shown in **Rule 102.A**.
- D. **FORM HO 00 06** – The limit of liability for Coverage “A” of Section I may be increased not to exceed the maximum shown in **Rule 102.A**.

Note: Attached, caged swimming pools shall be considered as a part of Coverage “A” and **should not** be insured as a specific other structure under Coverage “B”.

103. DESCRIPTION OF COVERAGES

A. Section I Coverages – Property Damage

The following is a general description of the coverages provided by the individual Homeowners policy forms. The policy should be consulted for exact contract condition.

	HO 00 03	HO 00 04	HO 00 06
Fire or Lightning	Yes	Yes	Yes
Windstorm or Hail, Explosion, Riot or Civil Commotion Aircraft, Vehicles or Smoke	Yes	Yes	Yes
Vandalism or malicious mischief	Yes	Yes	Yes
Theft	Yes	Yes	Yes
Volcanic eruption	Yes	Yes	Yes
Falling objects, weight of ice, snow or sleet, accidental discharge of water or steam, sudden and accidental tearing apart of heating system or appliance, freezing, sudden accidental damage from electrical current	Yes	Yes	Yes
Additional risks with certain exceptions (Special Coverage)	Yes Coverage. “A”, “B” & “D”	No	Optional for Coverage. “A”

B. Section II Coverages – Liability – All Forms

Coverage “E” Personal Liability	Covers payment on behalf of an insured for damages that the insured shall become legally obligated to pay because of bodily injury or property damage arising out of an insured’s premises or personal activities. Animal and Day Care Liability Exclusions are standard endorsements to all policies.
Coverage “F” Medical Payments to Others	Medical Payments to Others – Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured’s premises or personal activities.

104. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

105. ELIGIBILITY

Eligible applicants shall be considered in good faith if they report all information of a material nature and do not willfully or knowingly make incorrect or misleading statements in the application form and have not, at any time previously, failed to pay earned premiums or other valid charges owed to UICNA.

Inquiries may be made on applicants as to their individual claims histories utilizing third party information.

UICNA will be inspecting a large majority of their insured's properties. UICNA reserves the right to inspect any risk.

Note: Section 627.409, Florida Statutes provides that any misrepresentation of material fact, omission or incorrect statement pursuant to application for coverage may prevent recovery under the policy.

Note: No Homeowners policy form may be issued in the name of a corporation, partnership or association.

A. FORM HO 00 03 – A Homeowners Policy may be issued:

1. To the owner-occupant of a dwelling which is used exclusively for private residential purposes and contains not more than two (2) families and with not more than one (1) boarder or roomer per family; or
2. To the purchaser-occupant who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement HO 04 41 – Additional Insured; or
3. To the occupant of a dwelling under a life estate arrangement when the Coverage "A" amount is at least 100% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Endorsement HO 04 41 – Additional Insured; or
4. When a two (2)-family dwelling (duplex) is occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner in the building and for premises liability. A separate Homeowners Policy HO 00 04 may be issued to the co-owner occupying the other apartment in the dwelling.

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.

Use Endorsement **HO 04 41 – Additional Insured – Residence Premises**

B. FORM HO 00 04 – A Tenant Homeowners Policy may be issued to:

1. The tenant (non-owner) of a dwelling or an apartment situated in any building; or
2. The owner-occupant of a dwelling, cooperative unit of a building containing an apartment not otherwise eligible for a Homeowners Policy under General **Rule 105.A.** above, provided the residence premises occupied by the insured is used exclusively for residential purposes and is not occupied by more than one additional family or more than one (1) boarder or roomer.

C. FORM HO 00 06 – A Unit Owners Homeowners Policy may be issued to the owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes, and is not occupied by more than one (1) additional family or more than one (1) boarder or roomer.

When a condominium or Co-op unit is rented to others, endorsement form **HO 17 33** is mandatory and will be automatically attached. Please refer to **Rule 506** for guidelines regarding Units Rented to Others.

D. Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.

E. A Homeowners Policy shall not be issued to cover any mobilehome, trailer home, house trailer, pre-fab or travel trailer.

F. A Homeowners Policy shall not be issued to cover any property located on a farm, ranch, orchard or grove.

G. A Homeowners Policy may not be issued to cover any risk owned by a corporation, including Limited Liability Companies, partnerships, estates, trusts or associations.

An exception may be made, after underwriting review of the trust documents, for a property titled to a Living Trust. Where a Living Trust holds title to the insured dwelling, a Homeowners Policy may be issued to the individual trust Grantor or beneficiaries of the Living Trust, provided they reside in the dwelling as their primary residence. The Living Trust must be included as an additional named insured.

Use Endorsement **HO 04 41 – Additional Insured – Residence Premises**

106. SECONDARY RESIDENCE PREMISES

Homeowners coverage on a secondary residence premises shall be provided under a separate policy.

107. CONSTRUCTION DEFINITIONS

A. **Frame** – exterior wall of wood or other combustible construction, including wood ironclad, stucco on wood or plaster on combustible supports. Aluminum, vinyl, hardiplank or, plaster siding over frame. *NOTE: for new business submissions, frame risks located in the following counties must be built in 1994 or newer to be eligible:*

Brevard	DeSoto	Hillsborough	Monroe	Polk
Broward	Glades	Indian River	Okeechobee	Sarasota
Charlotte	Hardee	Lee	Osceola	St. Lucie
Collier	Hendry	Manatee	Palm Beach	
Dade	Highlands	Martin	Pinellas	

B. **Masonry Veneer** – exterior walls of combustible construction veneered with brick or stone.

C. **Masonry** – exterior walls constructed of masonry materials such as adobe, brick, concrete gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (disregarding floors resting directly on the ground).

Note: **Mixed (Masonry/Frame)** – a combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33-1/3% of the total exterior wall area; otherwise class and code as masonry.

D. **Superior Construction**

1. **Non-Combustible** – exterior walls, floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
2. **Masonry Non-Combustible** – exterior walls constructed of masonry materials (as described in C. above) and floors and roof of metal or other non-combustible materials.
3. **Fire Resistive** – exterior walls, floors and roof constructed of masonry or other fire resistive materials.

108. PROTECTION CLASSIFICATION CODES AND INFORMATION

Protection Class determinations are defined by the ISO Public Protection Classification Systems and apply to all risks insured under the Homeowners Program. Use the Protection Class of the risk to determine the All Other Perils and Wind Base Class Premiums for the policy.

- A. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).
- B. In a classified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

Distance to Fire Station	Feet to Hydrant	Class
5 road miles or less	Hydrant (+) within 1,000 feet	First protection class (e.g....use Class 6)
5 road miles or less	Hydrant (+) beyond 1,000 feet	9 (prior underwriting approval required)
Over 5 road miles		10 (Ineligible)

(+) Hydrant distance requirement does **not** apply when an alternative **creditable** water supply is available. Refer to footnotes under specific communities in the ISO Public Protection Classification Manual for applicability. Upon request, the agent shall submit a certification of creditable water supply from the responding Fire Department.

109. SEASONAL DWELLING DEFINITION

A seasonal dwelling is a dwelling with continuous unoccupancy of six (6) or more consecutive months during any one (1) year period.

110. SINGLE BUILDING DEFINITION

- A. All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.
- B. Buildings which are separated by space shall be considered separate buildings.
- C. Buildings or sections of buildings which are separated by:
 1. A six (6)-inch reinforced concrete or an eight (8)-inch masonry party wall; or

2. A documented minimum two (2) hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions; which pierces or rises to the underside of the roof and which pierces or extends to the innerside of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry, party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

111. APPLICATIONS FOR INSURANCE

Application for a Homeowners Policy

- A. All business must be submitted via: UICNA "Internet Homeowners Application" (ACORD 80)
- B. Application Submission Procedures

The Internet Homeowners Application and Supplemental Application must be signed and dated by the insured and the agent and kept in the agent's files as it is subject to audit review by the company. A check (unless paid electronically during application process) for the gross premium due along with any required documents must be mailed to the company, attached to the UICNA transmittal form, within five (5) business days from the effective date of coverage or from the date the application was signed by the insured and agent and the premium received by the agent whichever comes first.

The agent will submit payment payable to UICNA for the full gross amount of premium due with the submission but at no time shall this amount be less than the amount paid to the agent by the insured or mortgagee.

NOTE: It is important that the policy number be clearly written on the check and all required documents to ensure they can be properly identified.

Exception: When a paper ACORD 80 application is submitted, subject to prior approval by underwriting, the procedures are exactly the same as stated above except that the original signed application and supplemental application will also be mailed to the company along with all supporting documents and a payment for the gross premium due. The agent shall maintain a copy of the application for his records.

Note 1: Failure to make UICNA required minimum premium deposit could result in Producer suspension.

Note 2: No funds should be collected for properties that are ineligible for binding.

Note 3: Producers who have submitted dishonored checks or other funds on two or more occasions during a one (1) year period shall submit future payments by certified check, bank check or money order.

Note 4: If an Insured or Applicant pays by check or money order, the Producer shall advise the Applicant to make the check or money order payable to UICNA, not the Producer or Agency. Policyholders' monies are not recoverable from UICNA, nor can a Producer request cancellation of a policy as a result of a returned item.

Note 5: The five (5) business day submission requirement also applies to all endorsement requests.

Note 6: An internet homeowners application and supplemental application containing the applicant/insured's signature must be retained by the producer at his/her place of business for a period of five (5) years from the policy termination date.

Note 7: A copy of the completed and signed application and supplemental application shall be given to the applicant/insured.

112. SUPPORTING DOCUMENTATION

Failure to provide documentation for premium credits will result in the removal of the credit and an invoice to the insured.

- A. Signed ACORD and Supplemental applications.
- B. Applications for dwellings older than twenty (20) years must be submitted with a four (4) point inspection documenting updates to electrical, heating/cooling, roof and plumbing (unless waived by underwriting).
- C. Applicants who have sustained a loss in the preceding thirty-six (36) months should submit full details of the claim and an explanation of how the cause(s) of the loss was corrected.

- D. Windstorm Mitigation Affidavits and/or other documents.
- E. For seasonal risks a copy of the fire and burglar alarm certificate and monitoring receipt must be submitted and retained by agent.
- F. Copy of Alarm system certificate and monitoring receipt (to be retained by agent) if required by Underwriting Guidelines or if any alarm credits applied.
- G. Copy of Sprinkler system certificate (to be retained by agent) if any sprinkler credits apply.
- H. Copy of the declarations page or closing statement to avoid no prior insurance surcharge.
- I. Copy of trust documents for a property titled to a Living Trust.
- J. Copy of a Certificate of Insurance from insurer providing Commercial Liability on a Family Day Care Home at limits equal to or greater than UICNA Personal Liability limits of liability.
- K. Copy of Florida License or County License where property is a Family Day Care Home.

113. POLICY PERIOD, MINIMUM PREMIUM, WAIVER OF PREMIUM AND ROUNDING

- A. All policies must be written for a period of one year, based upon premiums, forms and endorsements applicable on the effective date of the policy term.
- B. The policy may be extended for successive policy periods by renewal based upon premiums, forms and endorsement in effect at renewal effective date.
- C. The minimum written premium applicable to all policy forms shall be \$300.
- D. The minimum annual premium shall include all chargeable endorsements or coverages, if written at inception of the policy.
- E. Additional or return premiums of \$5 or less shall be waived with an option by the Company to grant any return premium due if requested by the insured.
- F. The premium for each coverage shown in the policy shall be rounded to the nearest whole dollar, with \$0.50 or more rounded to the next higher whole dollar. In no event will premiums for any coverage be less than one dollar (\$1).

Note: For all policy cancellations, round the total policy return premium to the next higher dollar.

114. PREMIUM PAYMENT

UICNA accepts only the following methods of payment:

- A. **Full Payment** – Full payment of the gross annual premium plus all policy fees are due at the inception of the policy. If payment is to be collected at closing, the agent is responsible to remit the correct and timely premium.
- B. **2 Pay Plan** – 60% of the total premium is due at the inception of the policy in addition to the \$25 policy fee and \$2 EMPA fee, with the remaining 40% of the premium due **180** days after the inception of the policy; or
- C. **4 Pay Plan** – 40% of the total premium is due at the inception of the policy in addition to the \$25 policy fee and \$2 EMPA fee with the remaining 60% of the premium due in three equal installments at **90, 180 and 270** day intervals; or
- D. **8 Pay Plan** – 25% of the total premium is due at the inception of the policy in addition to the \$25 policy fee and \$2 EMPA fee with the remaining 75% of the premium due in seven equal installments at **60, 90, 120, 180, 210 and 240** day intervals.
- E. Each installment, except the full payment plan, is subject to a **\$3 service charge**.

Note: Premium must be electronically submitted or mailed to the company within 5 (five) business days of binding for policy to remain in force.

115. CHANGES OR CANCELLATIONS

- A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a prorata basis, subject to the minimum premium requirement.

Note: Hurricane deductible options may only be amended effective at the normal policy renewal date. A policy may not be rewritten to circumvent this restriction.

C. If a policy or binder is canceled, it shall be on a pro-rata basis.

1. A copy of each cancellation notice shall be furnished to all interested parties.
2. UICNA shall return the unearned portion of any premium paid within fifteen (15) business days of the effective date of cancellation.

Note: If a backdated cancellation is granted, the return premium will be sent within fifteen (15) business days from the date the request was received.

D. UICNA shall cancel a policy or binder if the insured:

1. Is not or ceases to be eligible or in good faith entitled to insurance;
2. Has obtained the insurance through fraud or willful misrepresentation, or willfully or knowingly makes incorrect or misleading statements in the prescribed application form;
3. Has failed to pay any premium due under the policy;
4. Fails to report all information of a material nature;
5. Fails to provide information requested by UICNA to develop the risk further or to complete an inspection.
6. Fails to pay original premium payment (binder will be null and void)

Note: UICNA shall void a binder received from a Producer that does not have a Producer Appointment.

E. UICNA shall non-renew a policy if a Producer has their appointment terminated.

F. The Named Insured shall be given notice of cancellation based upon the following provisions:

1. Policies in effect ninety (90) days or less
 - a. Immediate notice of cancellation if material misstatement, misrepresentation or failure to comply with underwriting requirements; i.e. policy rescinded or voided.
 - b. Ten (10) days notice for nonpayment of premium.
 - c. Twenty (20) days notice for any other reason.
2. Policies in effect over ninety (90) days
 - a. Ten (10) days notice for nonpayment of premium.
 - b. One hundred (100) days notice for:
 - 1) Material misstatement or misrepresentation;
 - 2) Substantial change in risk;
 - 3) Failure to comply with underwriting requirements established by UICNA within ninety (90) days of the effective date of coverage;
 - 4) Cancellation for all insureds within a given class; or
 - 5) Acts of God if insured has failed to take reasonable steps to prevent recurrence of damage.
3. A binder cancelled or withdrawal notices issued prior to the expiration date shown in the application requires ten (10) days notice of cancellation to the named insured. Such notices of cancellation shall state the reason or reasons the application was rejected or the policy cancelled.
4. The insurer shall give the Named Insured written notice of non-renewal, cancellation, or termination at least one hundred (100) days prior to the effective date of the non-renewal pursuant to Section 627.4133, Florida Statutes.

116. COMMISSIONS

The rate of commission payable to Producers for all coverages shall be at the rate shown on the Producer's agreement of the policy premium received. A Producer shall not apply a service charge to an applicant for the completion of an application. Commissions as outlined above shall be a Producer's only remuneration.

Note 1: No commissions shall be payable on any Florida Hurricane Catastrophe Fund Premium Recoupment Surcharge, Florida Insurance Guaranty Association (FIGA) surcharge, the two dollar (\$2) Emergency Management Preparedness & Assistance Trust Fund Surcharge (EMPA), Citizens Property Insurance Corporation assessments, and other charges as may be provided for by Florida Statute.

Note 2: In the event any policy premiums are CHARGED OFF, commission shall only be paid on collected earned premiums.

117. MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures.

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premium, until the policy is renewed.

118. TRANSFER OR ASSIGNMENT

Transfer or assignments are not available. New applications are required.

119. MANDATORY ENDORSEMENT FORMS

- A. Special Provisions – FL (UI 100) – Mandatory on all Homeowners policies.
- B. Animal Liability Exclusion (UI 101) – Mandatory on all Homeowners policies.
- C. Existing Damage Exclusion (UI 102) – Mandatory on all Homeowners policies.
- D. Calendar Year Hurricane Deductible – (UICNA 03 51) - Mandatory on all Homeowners policies with wind coverage included.
- E. Amendment of Loss Settlement Condition (UI 105) – Mandatory on Tenant Homeowner policies (HO-4) only.
- F. Home Day Care Exclusion Endorsement (UI 107) – Mandatory on all Homeowners policies.
- G. Trampoline Liability Exclusion (UI 108) – Mandatory on all Homeowners policies.
- H. Limited Fungi, Wet or Dry Rot or Bacteria Coverage (HO 03 34) – Mandatory on all Homeowners policies.
- I. Windstorm Exterior Paint or Waterproofing Exclusion (HO 23 70) – Mandatory on all Homeowners policies in territories: 005, 007, 010, 030, 031, 032, 033, 034, 035, 037, 038, 181, 182, 183, 361 and 362.

200. UNDERWRITING GUIDELINES

Universal Insurance Company of North America has created a program that is designed to provide coverage for property which displays pride of ownership and has maintained a superior level of maintenance. The risk must meet all underwriting guidelines outlined below. If there is a question regarding any of the qualifications please contact an Underwriter for assistance at www.uihna.com or call 877-900-3970. Additional underwriting guidelines apply to specific endorsements or optional coverages as shown.

201. BINDING

- A. An agent may **NOT** bind coverage on any risk ineligible for coverage. The producer shall review each application carefully to determine if coverage is eligible to be bound. The binding authority specified herein may not be exceeded under any circumstances.
- B. Binding Procedures
1. The binder shall specifically show the hour, day, month and year of the effective date. The binder shall never have any effective time and date prior to:
 - a. The completion of the proper application and the receipt of the deposit premium prescribed by the Company.
 - b. The insured's request to add or reduce any coverage of an existing policy.
 - c. All endorsement requests must be mailed within five (5) business days of binding to be honored by the Company or the effective date will be processed as the date received.
 2. A producer may bind coverage for a period not to exceed twenty-one (21) days, subject to eligibility requirements and binding limits shown in these Guidelines and in the Rate Manuals of UICNA.
 3. Binding is subject to acceptance of the risk based on the UICNA Exposure Management Plan.
- C. No policy may be bound with coverage less than Replacement Cost without prior approval from UICNA.
- D. Protection class nine (9) risks may not be bound without prior approval.

Note: UICNA is not required to provide coverage in excess of replacement cost to satisfy mortgage-lending requirements (Refer to Florida Statute 626.9551 and F.A.C. Rule 4-167.009).

202. SPECIAL HURRICANE/TROPICAL STORM RULE

No application for new, or endorsement for increased coverage or reduction in any deductible amount may be bound, written, or issued, or monies received, regardless of effective date, when a Tropical Storm or Hurricane Watch or Warning has been issued by the national Weather Service for any part of the State of Florida and for forty-eight (48) hours after the Watch or Warning has been lifted. Binding information will be available at the UICNA website: www.uihna.com.

203. EXTENT OF COVERAGE AND AUTOMATIC INCREASE IN LIMITS

A. Property

1. **Homeowners Form** – provides replacement cost coverage on structures and actual cash value on personal property.
2. **Condominium Unit Owners Form** – provides replacement cost coverage on additions and alterations that are not the responsibility of the condominium association and actual cash value on personal property.
3. **Tenants Homeowner Content Form** – provides replacement cost coverage on improvements and betterments and actual cash value on personal property.

Replacement Cost Coverage on personal property may be purchased for an additional premium on all forms.

B. Liability Including Medical Payments

1. **Liability** – providing individual named insureds with combined single limits of liability of \$100,000 or \$300,000.
2. **Medical Payments** with limits of \$1,000 or \$5,000 per person.

Note: Valid combinations are \$100,000 liability with \$1,000 medical payments or \$300,000 liability with \$5,000 medical payments.

C. Deductibles

1. The standard deductible applicable to all property causes of loss except Hurricane shall be \$1,000. Deductibles of \$500 or \$2,500 are available by additional endorsement. Eligibility for optional deductibles is determined by coverage amount and policy form.
2. The standard deductible for the peril of hurricane shall be 2% of Coverage A. Deductibles of \$500, 5% and 10% are available by additional endorsement. Eligibility for optional deductibles is determined by coverage amount and policy form.

D. Automatic Increase In Limits

1. **General**
The Section I Coverage "A" limit does not apply to: Tenant Named Insured policies.
2. **Coverage Adjustment**
The Coverage "A" dwelling limit may be adjusted at each renewal for inflation. For example, if the ISO HomeValue Index increased by 3%, the Coverage "A" amount on a dwelling insured for \$100,000 will be automatically increased to \$103,000 at renewal. Other Section I blanket limits will be adjusted proportionately.
3. **Renewal Declaration Page**
If an adjustment is made to the Section I Coverage "A" Dwelling limit, it will be indicated on the renewal Declarations Page by the following statement: "Property coverage limit increased at renewal by an inflation factor measured by the ISO HomeValue Index".

204. ADDITIONAL UNDERWRITING REQUIREMENTS

A. Older Homes

1. Unless waived by underwriting, all homes 21+ years old must be submitted for underwriting approval prior to binding. The submission must include a complete 4-point inspection indicating that electrical wiring, heating/cooling, roof and plumbing systems have all been updated within the last 10 years and/or 2 clear photographs (front and rear) of the dwelling in order to be eligible.
2. For homes 21-50 years old, inclusive, if electrical wiring, heating/cooling, roof and plumbing have not been updated, a surcharge shall be applied. The additional charge shall only be removed upon receipt of documentation from a licensed contractor, or a four point inspection, of updates. The wiring, heating/cooling, roof and plumbing must all be completely updated to current state and local building code standards in order for the surcharge to be removed (see **Rule 409** table for surcharge).
3. Homes over fifty (50) years old must have had a four point inspection documenting complete electrical wiring, heating/cooling, roof and plumbing updates to current state and local building code standards to be eligible for coverage (not applicable to tenant Named Insured and Condominium risks). Full documentation of the updates including current building code compliance shall be verified by a licensed contractor or four point inspection, and shall be submitted unbound for underwriting approval.

B. Pools and Similar Structures

Properties with pools and similar structures must be completely fenced, walled or screened with a self latching gate.

Note: Fence or wall must be a permanent installation with a minimum height of four (4) feet and be constructed of material that provides a reasonable barrier to entry as determined by UICNA (e.g. chain link, wood, steel, aluminum).

C. Residential Family Day Care Homes

1. **Eligible – Including Personal Liability**
 - a) **Registered or Licensed**
Family Day Care Homes registered in Florida or licensed in Counties requiring licensure are eligible for a Homeowners Policy including Personal Liability coverage.
 - b) **Registration or License Not Required**
Family Day Care Homes not required by law to be registered and/or licensed are eligible for a Homeowners Policy.
2. **Ineligible**
 - a) **Operating In Violation of Law**
Home Day Care operations not registered where required by Florida law or not licensed in Counties that require licensure, are ineligible for any coverage.
 - b) **Commercial Operation**
Any child care operation not included within the provisions of this rule.
3. **Definition – Family Day Care Home**
"Family Day Care Home" means an occupied residence in which child care is regularly provided for children for more than one unrelated family and which receives a payment, fee, or grant for any of the children receiving care, whether or not operated for profit.

A Family Day Care Home shall be allowed to provide care for only one of the four following groups of children, which includes those children under 13 years of age who are related to the caregiver:

- a) A maximum of four (4) children from birth to one (1) year old.
- b) A maximum of three (3) children from birth to one (1) year old, and other children, for a maximum total of six (6) children.
- c) A maximum of six (6) preschool children if all are older than one (1) year old.
- d) A maximum of ten (10) children if no more than five are preschool age and of those five, no more than two (2) are under one (1) year old.

Note 1: "No Coverage For Home Day Care Business" mandatory exclusion endorsement applies.

Note 2: A copy of a Certificate of Insurance to UICNA from the insurer providing Commercial Liability on the Family Day Care Home at limits equal to or greater than UICNA Personal Liability limits of liability is required.

Note 3: A copy of the Florida Department of Children & Families "Family Child Care Home Certificate of License" if required to be licensed by the State of Florida, or a copy of the Child Care License issued by the County, if required to be licensed by the County. (Only a copy of the Florida License or County License is required.)

The following Counties currently require licensure: Dade, Broward, Palm Beach, Hillsborough, Pinellas, Sarasota and Marion. This listing is for informational purposes only and is subject to change without notice. To confirm registration and/or licensing requirements, contact the Florida Department of Children & Families for a current listing.

205. INELIGIBLE RISKS

The following risks may not be insured by UICNA. **DO NOT SUBMIT:**

- A. **Commercial property**
- B. **Coverage Limits – Minimum/Maximum**
Properties for which replacement cost (Coverage "A") or Actual Cash Value (Coverage "C") is either below or above the limits shown in the underwriting guidelines.
- C. **Replacement Cost/Market Value Ratio**
Properties with Replacement Cost exceeding 1½ times the market value, excluding land values.
- D. **Replacement Cost of Property**
Properties insured for an amount less than replacement cost without prior approval.
- E. **Condemned Property**
Properties which have been condemned due to condition, properties located in a condemned area or properties in an area scheduled to be condemned due to urban renewal or highway construction.
- F. **Property In Disrepair, Lack of Maintenance or Existing Damage**
Properties in state of disrepair or reflect a lack of maintenance or properties with existing damage with no definitive proof of intent to repair.
- G. **Dwellings over twenty (20) years old without required proof of updates and prior underwriting approval**
- H. **Risks located in a protection class nine (9) or ten (10) without prior approval**
- I. **Dwellings with composition shingle roofs older than fifteen (15) years**
- J. **Dwellings with an unapproved roof (rolled tar paper, tin, aluminum or untreated wood)**
- K. **Farms & Ranches**
Properties (dwellings) located on a farm, ranch, orchard or grove; or where farming activities or ranching operations take place.
- L. **Dwellings occupied by more than two (2) families**
- M. **Dwellings in the course of construction – unless the dwelling is expected to be occupied within the next thirty (30) days.**

N. Business Exposure

Properties where a business is conducted except incidental offices.

O. Heating and Electrical

1. Properties which have a portable heater or open flame as a primary source of heat, (e.g., electric, oil or kerosene portable space heater, gas heater, or any device utilizing an open flame). **Exception:** Permanent and factory or professionally installed, central gas fireplaces.
2. Properties with any "knob & tube" wiring in use or potentially hazardous electrical condition.
3. Properties equipped with electrical service less than sixty (60) amps.

P. "Do-It-Yourself Construction"

Dwellings or structures that are homemade or rebuilt, or any dwelling constructed with extensive remodeling.

Exception: If approved by local government building or zoning department or a certificate of occupancy has been issued.

Q. Non-Habitational Property

Residential risks used primarily for non-habitational purposes or dwellings that were originally designed or constructed for other than habitational purposes.

R. Fraternity or Sorority Houses

Fraternity, Sorority or any similar housing arrangement.

S. Vacant or Unoccupied Property

Vacant or "Unoccupied" dwellings.

Exception: A new purchase expected to be owner-occupied within thirty (30) days (from policy inception) may be bound. (Expected move-in date will be required on application.) If beyond thirty (30) days, may submit application unbound for prior approval including an explanation for the delay and any loss control measures taken.

Note: "Unoccupied" includes dwellings with personal property contained therein if the dwelling is no longer a place of usual return; eligible seasonal or secondary dwellings are not considered vacant or unoccupied.

T. Material Misrepresentation, Insurance Fraud or Arson

Applicants who have ever been canceled or non-renewed for material misrepresentation or insurance fraud or convicted of arson.

U. Property Constructed Over Water

Any insured location with a structure constructed partially or entirely over water. (e.g. boat houses, etc.)

Note: Ineligible structures do not include piers and docks.

V. Property built on stilts, pilings or open foundations.**W. Property Built on Landfills – Refuse**

Properties built on landfills previously used for refuse.

X. Inaccessible Property

Properties that are unable to be inspected either because inspector is unable to locate or access property or homeowner refuses inspection.

Y. Excessive or Unusual Liability Exposure Including but Not Limited To:

1. Risks with empty in-ground pools
2. Risks that have pool with diving board and/or slide
3. Risks with pools or similar structures that are not completely fenced, walled or screened with a self latching gate. The fence or wall must be a permanent installation and lockable with a minimum height of four (4) feet.
4. Risks with trampolines
5. Risks with vicious or exotic animals or any animals with a history of attack or biting
6. Risks with All Terrain Vehicles (ATV's)
7. Risks with any live stock or saddle animal exposure
8. Risks with skateboard or bicycle ramps

Z. Risk with any prior or current sinkhole activity on the premises whether or not it resulted in a loss to the dwelling.

- AA. Properties with three (3) or more mortgages
- BB. Risks with two (2) or more prior property claims in last three (3) years, excluding acts of God
- CC. Risks with any prior personal liability claims
- DD. Risks with any prior theft or vandalism claim that have not installed a central station alarm system
- EE. Risks with buried oil tanks on the premises
- FF. Risks constructed from Exterior Finish Insulation System (EFIS) type material or synthetic stucco.

300. PREMIUMS/RATES

A. Separate **Base All Other Peril Premiums** and **Base Wind Premiums** are developed as follows:

1. From the **Rate Table**, select the **All Other Perils Base Class** and **Wind Base Class Premiums** for the territory in which the risk is located and for the appropriate HO form.
2. If the risk is located in a CPIC wind eligible area, develop only the **All Other Perils Premiums**.
3. From the table below, select the **Protection/Construction Factor** that applies.

Protection/Construction Factors Table						
Protection Class	Frame			Masonry		
	HO 03	HO 04	HO 06	HO 03	HO 04	HO 06
1-6	1.18	1.11	1.11	1.00	1.00	1.00
7-8	1.65	1.33	1.33	1.06	1.00	1.00
9	1.88	1.78	1.78	1.29	1.44	1.44
10	N/A	N/A	N/A	N/A	N/A	N/A

4. Multiply the **Base Class Premiums** by the **Protection/Construction Factor** to arrive at the **All Other Perils and Wind Key Premiums**.
5. From the **Key Factors Table** for the appropriate HO form, select the **Key Factor** for the desired Coverage limit. If the requested Coverage limit is not shown in the tables, interpolate or extrapolate as illustrated in Paragraph B. of this rule.
6. Multiply the **Key Premiums** by the **Key Factor** and round to the nearest whole dollar (\$.50 or more rounded to the next higher whole dollar) to arrive at the **Base All Other Perils and Base Wind Premiums**.

B. **Interpolation/Extrapolation Examples**

1. If the desired limit of liability is not shown in the Key Factor Table, and is less than the highest limit shown: interpolate using Key factors for the nearest limits shown above and below the desired limit.

Example: \$278,000 is the desired Form HO 00 03 Coverage A limit of liability; the nearest limits are \$275,000 and \$280,000.

For 275,000, the Key Factor is 3.667; for \$280,000, the Key Factor is 3.733. Subtract the lower Key Factor from the higher and divide by five (5). This provides a factor per \$1,000.

$3.733 - 3.667 = 0.066$
 $0.066 / 5 = .013$ (increment per \$1,000)
 Multiply the factor per \$1,000 times 3 and add 3.667, the key factor for 275,000.
 $0.013 \times 3 = 0.039 + 3.667$ (275,000) = 3.706 (278,000)
 The result, 3.706, is the key factor for this example.

- C. The **Key Factors** shown in the above examples are for illustration only and are not necessarily the **Key Factors** shown in the **Key Factor Tables** of this manual.
- D. Add the **Base All Other Perils Premium** and **Base Wind Premium** to derive the **Base Policy Premium**.
- E. Apply the appropriate adjustments and sum the subtotals.

301. HO-3 KEY FACTORS

HO 00 03 – Key Factors

Cov A amount (000s)	Key Factor
75	1.000
80	1.067
85	1.133
90	1.200
95	1.267
100	1.333
105	1.400
110	1.467
115	1.533
120	1.600
125	1.667
130	1.733
135	1.800
140	1.867
145	1.933
150	2.000
155	2.067
160	2.133
165	2.200
170	2.267
175	2.333
180	2.400
185	2.467
190	2.533
195	2.600
200	2.667
205	2.733
210	2.800
215	2.867
220	2.933
225	3.000
230	3.067
235	3.133
240	3.200
245	3.267
250	3.333
255	3.400
260	3.467
265	3.533
270	3.600
275	3.667
280	3.733

Cov A	Key
285	3.800
290	3.867
295	3.933
300	4.000
305	4.067
310	4.133
315	4.200
320	4.267
325	4.333
330	4.400
335	4.467
340	4.533
345	4.600
350	4.667
355	4.733
360	4.800
365	4.867
370	4.933
375	5.000
380	5.067
385	5.133
390	5.200
395	5.267
400	5.333
405	5.400
410	5.467
415	5.533
420	5.600
425	5.667
430	5.733
435	5.800
440	5.867
445	5.933
450	6.000
455	6.067
460	6.133
465	6.200
470	6.267
475	6.333
*Greater than 475	

*The factors for coverage amounts greater than \$475,000 are determined by dividing the desired coverage amount by \$75,000. For example the factor for \$535,000 equals 535/75 or 7.133.

302. HO-4 & HO-6 KEY FACTORS

HO 00 04 – Key Factors

Cov C amount (000s)	Key Factor
20	1.000
25	1.143
30	1.286
35	1.424
40	1.562
45	1.705
50	1.848
55	1.996
60	2.143
65	2.315
70	2.482
75	2.650
80	2.817
85	2.984
90	3.151
95	3.310
100	3.467
*Greater than 100	
*Each Additional \$1,000 = 0.040	

HO 00 06 – Key Factors

Cov C amount (000s)	Key Factor
20	1.000
25	1.157
30	1.313
35	1.461
40	1.609
45	1.774
50	1.938
55	2.102
60	2.266
65	2.430
70	2.594
75	2.758
80	2.922
85	3.090
90	3.258
95	3.426
100	3.594
105	3.794
110	3.994
115	4.194
120	4.394
125	4.594
130	4.794
135	4.994
140	5.194
145	5.394
150	5.594
155	5.794
160	5.994
165	6.194
170	6.394
175	6.594
180	6.794
185	6.994
190	7.194
195	7.394
200	7.594
*Greater than 200	
*Each Additional \$1,000 = 0.040	

303. BASE CLASS PREMIUMS

Universal Insurance Company of North America Homeowners Base Class Premiums											
Terr	Name	County	HO3			HO4			HO6		
			AOP	Wind	Hurricane %	AOP	Wind	Hurricane %	AOP	Wind	Hurricane %
5	Monroe, Excl. Key West	Monroe	235	969	0.7090	70	200	0.6540	121	271	0.6260
7	Monroe, Key West	Monroe	215	959	0.7030	72	167	0.6090	162	164	0.4500
10	Martin, Remainder	Martin	233	611	0.6070	115	86	0.3330	102	123	0.4690
30	Dade, Miami Beach	Dade	321	794	0.6000	41	172	0.7260	111	233	0.5470
31	Dade, Coastal	Dade	369	692	0.6380	42	174	0.7320	96	233	0.6400
32	Dade, Miami	Dade	722	699	0.4030	70	156	0.6030	133	196	0.5180
33	Dade, Hialeah	Dade	733	619	0.3650	114	179	0.2300	230	123	0.2370
34	Dade, Rem Excl M.B., H.	Dade	718	857	0.4390	121	127	0.4170	134	175	0.5060
35	Broward, Ft. Laud. & Hollywood	Broward	442	740	0.5080	88	154	0.5420	121	213	0.5710
37	Broward, Rem. Excl. Ft. L. & Holwd	Broward	509	633	0.4260	147	99	0.3080	199	121	0.3240
38	Palm Beach, Remainder	Palm Beach	378	716	0.5250	104	123	0.4400	168	118	0.3430
39	Duval, Jacksonville	Duval	216	106	0.2070	132	13	0.0570	129	15	0.0390
40	Duval, Remainder	Duval	218	114	0.2070	133	13	0.0580	129	14	0.0390
41	Duval, Coastal	Duval	188	207	0.3900	101	41	0.2120	135	45	0.2000
42	Pinellas, Coastal	Pinellas	291	513	0.4530	82	63	0.4170	123	109	0.3520
43	Escambia, Remainder	Escambia	329	351	0.3790	99	81	0.2040	113	86	0.2650
46	Pinellas, Saint Petersburg	Pinellas	388	490	0.4040	69	87	0.4630	120	77	0.3030
47	Hillsborough, Tampa	Hillsborough	505	274	0.2120	138	32	0.1330	153	40	0.1640
49	Orange, Orlando	Orange	200	182	0.1990	128	20	0.0990	127	12	0.0630
50	Polk	Polk	285	163	0.1530	126	25	0.0770	121	14	0.0820
57	Brevard, Coastal	Brevard	275	491	0.4810	68	81	0.4480	89	112	0.4810
62	Volusia, Coastal	Volusia	200	394	0.5050	97	27	0.4560	68	95	0.4970
63	Volusia, Remainder	Volusia	183	246	0.4020	55	95	0.2720	96	56	0.2650
64	Brevard, Remainder	Brevard	282	359	0.3750	97	52	0.2520	110	64	0.2560
80	Hillsborough, Excl. Tampa	Hillsborough	405	320	0.2550	100	61	0.2860	135	59	0.1850
81	Pinellas, Rem. Excl. Saint Pete.	Pinellas	493	352	0.2430	106	60	0.2770	150	59	0.1770
90	Orange, Excl. Orlando	Orange	225	161	0.2000	134	18	0.0810	121	19	0.0900
159	Hernando, Coastal	Hernando	209	552	0.5100	68	86	0.4510	81	102	0.5060
181	Indian River, Coastal	Indian River	193	733	0.6940	75	110	0.4960	95	147	0.5250
182	Martin, Coastal	Martin	181	677	0.6910	79	82	0.5000	98	153	0.5240
183	St. Lucie, Coastal	St. Lucie	182	747	0.7110	74	112	0.5050	88	136	0.5250
192	Alachua	Alachua	160	120	0.2220	117	16	0.0830	105	15	0.0970
193	Calhoun	Calhoun	265	177	0.2220	123	18	0.0810	129	19	0.0900
292	Baker	Baker	252	192	0.2230	124	18	0.0810	132	19	0.0900
293	Columbia	Columbia	238	180	0.2220	123	18	0.0830	129	19	0.0900
361	Broward, Coastal	Broward	263	1138	0.7350	54	155	0.6600	94	219	0.6440
362	Palm Beach, Coastal	Palm Beach	286	1182	0.7250	52	158	0.6760	75	194	0.6520
392	Bradford	Bradford	233	164	0.2220	125	18	0.0810	132	20	0.0970
393	Gadsden	Gadsden	248	190	0.2220	123	18	0.0810	135	20	0.0910
492	Clay	Clay	171	136	0.2220	117	16	0.0830	105	17	0.0970
493	Hamilton	Hamilton	238	142	0.2220	123	18	0.0810	129	19	0.0900
511	Osceola	Osceola	205	207	0.1770	143	22	0.0880	128	17	0.0780
512	Seminole	Seminole	193	186	0.1850	132	20	0.0940	123	17	0.0790
531	Flagler, Coastal	Flagler	130	263	0.5100	58	74	0.4520	68	99	0.5030
532	Nassau, Coastal	Nassau	128	325	0.5780	58	90	0.5030	66	96	0.5340
533	St. Johns, Coastal	St. Johns	131	260	0.5160	67	88	0.4720	68	99	0.5070
541	Collier, Coastal	Collier	381	676	0.4740	79	90	0.4300	109	133	0.4760
542	Lee, Coastal	Lee	305	582	0.4920	69	87	0.4520	95	120	0.4780
551	Collier, Remainder	Collier	306	572	0.4870	75	92	0.4460	86	109	0.4830
552	Glades	Glades	183	367	0.5090	66	84	0.4510	83	110	0.4910
553	Hendry	Hendry	183	366	0.5090	66	84	0.4510	83	102	0.5000
554	Lee, Remainder	Lee	371	413	0.3380	87	77	0.3730	106	83	0.3540
555	Okeechobee	Okeechobee	191	382	0.5090	66	88	0.4660	83	110	0.4900
561	Indian River, Remainder	Indian River	268	503	0.4880	76	93	0.4490	83	108	0.4850

Universal Insurance Company of North America Homeowners Base Class Premiums											
Terr	Name	County	HO3			HO4			HO6		
			AOP	Wind	Hurricane %	AOP	Wind	Hurricane %	AOP	Wind	Hurricane %
562	St. Lucie, Remainder	St. Lucie	272	543	0.4950	74	95	0.4530	78	103	0.4810
581	Charlotte, Coastal	Charlotte	296	538	0.4800	74	89	0.4410	91	118	0.4810
582	Manatee, Coastal	Manatee	290	516	0.4770	71	58	0.4440	95	117	0.4800
583	Sarasota, Coastal	Sarasota	291	535	0.4860	67	77	0.4360	92	113	0.4800
591	Citrus, Coastal	Citrus	196	397	0.5170	64	79	0.4540	68	85	0.5090
592	Dixie, Coastal	Dixie	167	428	0.5770	67	83	0.4530	68	92	0.4890
593	Holmes	Holmes	274	211	0.2220	123	18	0.0810	135	20	0.0910
594	Levy, Coastal	Levy	180	332	0.5150	65	82	0.4510	68	92	0.4890
595	Pasco, Coastal	Pasco	191	519	0.5100	70	67	0.4520	81	114	0.4960
596	Taylor, Coastal	Taylor	161	423	0.5780	69	86	0.4520	68	90	0.5340
601	Bay, Coastal	Bay	254	487	0.5070	74	98	0.4660	81	120	0.5010
602	Escambia, Coastal	Escambia	249	485	0.5050	72	89	0.4530	84	118	0.4880
603	Franklin	Franklin	216	414	0.5370	78	96	0.4530	77	123	0.5340
604	Gulf, Coastal	Gulf	235	471	0.5130	70	89	0.4520	84	116	0.4910
605	Jefferson, Coastal	Jefferson	168	317	0.4930	66	82	0.4530	68	91	0.4900
606	Okaloosa, Coastal	Okaloosa	256	468	0.4920	75	93	0.4530	87	116	0.4900
607	Santa Rosa, Coastal	Santa Rosa	263	521	0.5080	69	87	0.4510	84	113	0.4910
608	Wakulla, Coastal	Wakulla	216	548	0.5770	69	87	0.4510	70	96	0.4880
609	Walton, Coastal	Walton	252	478	0.4960	72	90	0.4520	87	116	0.4930
692	Lake	Lake	168	128	0.2010	127	18	0.0810	105	14	0.0900
693	Jackson	Jackson	260	199	0.2220	123	18	0.0810	135	20	0.0910
701	Flagler, Remainder	Flagler	152	189	0.3730	65	68	0.4080	73	61	0.3720
702	St. Johns, Remainder	St. Johns	152	202	0.3980	69	69	0.3990	73	62	0.3750
711	Charlotte, Remainder	Charlotte	349	368	0.3360	82	73	0.3710	107	80	0.3530
712	Desoto	Desoto	283	324	0.3550	77	73	0.3850	89	70	0.3670
713	Hardee	Hardee	253	294	0.3580	77	72	0.3810	89	70	0.3670
714	Highlands	Highlands	253	287	0.3590	77	72	0.3810	89	65	0.3720
715	Sarasota, Remainder	Sarasota	347	370	0.3390	80	71	0.3710	103	78	0.3540
721	Bay, Remainder	Bay	286	336	0.3790	84	81	0.3900	107	85	0.3720
722	Gulf, Remainder	Gulf	282	406	0.4140	82	75	0.3810	102	83	0.3650
723	Okaloosa, Remainder	Okaloosa	321	325	0.3480	85	78	0.3730	103	80	0.3550
724	Santa Rosa, Remainder	Santa Rosa	329	352	0.3430	80	80	0.3960	103	78	0.3530
725	Wakulla, Remainder	Wakulla	269	389	0.4200	82	75	0.3810	92	74	0.3660
726	Walton, Remainder	Walton	286	363	0.3850	82	77	0.3800	103	83	0.3670
731	Citrus, Remainder	Citrus	238	297	0.3790	72	72	0.3990	92	76	0.3770
732	Dixie, Remainder	Dixie	229	336	0.4200	75	71	0.3800	92	74	0.3660
733	Hernando, Remainder	Hernando	290	424	0.3610	78	66	0.3900	112	91	0.3710
734	Levy, Remainder	Levy	222	272	0.4070	74	68	0.3800	92	74	0.3660
735	Manatee, Remainder	Manatee	351	384	0.3420	82	75	0.3780	106	78	0.3550
736	Pasco, Remainder	Pasco	277	473	0.3590	81	77	0.3840	116	92	0.3690
737	Taylor, Remainder	Taylor	229	226	0.4200	79	74	0.3790	92	74	0.3660
792	Marion	Marion	158	97	0.2100	126	18	0.0830	105	14	0.0930
793	Jefferson, Remainder	Jefferson	256	198	0.2220	139	19	0.0810	144	22	0.0900
892	Nassau, Remainder	Nassau	182	142	0.2230	122	18	0.0830	123	19	0.0970
893	Lafayette	Lafayette	240	185	0.2220	123	18	0.0810	129	19	0.0900
921	Sumter	Sumter	226	130	0.2000	127	18	0.0810	132	15	0.0900
922	Union	Union	241	145	0.2220	125	18	0.0810	132	19	0.0900
923	Gilchrist	Gilchrist	238	183	0.2220	117	16	0.0810	132	19	0.0900
931	Liberty	Liberty	275	211	0.2220	123	18	0.0810	129	19	0.0900
932	Madison	Madison	236	170	0.2230	123	18	0.0810	129	19	0.0900
933	Suwanee	Suwanee	241	185	0.2220	123	18	0.0830	129	19	0.0900
934	Washington	Washington	275	211	0.2220	126	18	0.0810	132	19	0.0900
992	Putnam	Putnam	232	177	0.2220	117	16	0.0830	129	20	0.0970
993	Leon	Leon	206	157	0.2220	123	18	0.0830	142	23	0.0980

400. UNDERWRITING CREDITS/SURCHARGES

The following charges apply to properties that have exposures or hazards which are not contemplated by the **BASE PREMIUM**.

401. NO PRIOR INSURANCE

All applicants not providing proof of prior insurance shall be subject to a **10% surcharge**. This surcharge will also be applicable if there has been a lapse in coverage which exceeds forty-five (45) days from the effective date of the UICNA policy.

This surcharge will remain in effect for one year from the policy effective date to which this surcharge applies. Any lapse, or short term coverage, during the compliance period will cause the mandatory surcharge period to begin anew.

Proof of prior insurance shall be in the form of a copy of a declarations page or other acceptable documentation as determined by UICNA.

Note: Not applicable to a new purchase or lease forty-five (45) or less days old. Submit copy of external sales contract, closing statement or lease agreement.

402. SUPERIOR CONSTRUCTION

The premium for a dwelling or apartment unit in a building of superior construction is computed by multiplying the MASONRY ALL OTHER PERILS AND WIND BASE PREMIUMS by a factor of **0.85**.

403. TOWNHOUSE OR ROW HOUSE (HO-3)

The additional premium for an eligible one (1) or two (2) family dwelling in a townhouse or row home structure is computed by multiplying the HO-3 **ALL OTHER PERILS AND WIND BASE PREMIUMS** by the following factor:

Number of Individual Family Units Within One Fire Division	Code	Protection Class 1-8	Protection Class 9	Protection Class 10
1&2	(1&3)	0.00	0.00	N/A
3&4	(2)	0.10	0.15	N/A
5 - 8	(4)	0.25	0.30	N/A
9 & Over	(4)	0.40	0.45	N/A

Note: An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a firewall would be considered three (3) family units within a fire division. Four two (2) family dwellings not separated by a firewall would be considered eight (8) individual family units.

404. WINDSTORM OR HAIL EXCLUSION

The peril of windstorm or hail **MUST** be excluded if the property is eligible for such coverage from the Citizens Property Insurance Corporation (CPIC), unless specific prior approval is received from the Company. Develop only the All Other Perils Premium when excluding wind.

If the property is **NOT** eligible for a separate windstorm or hail policy from CPIC, an exclusion for the peril of windstorm or hail shall be made available as an **OPTION**. If this option is selected, the named insured **MUST**:

1. Provide UICNA with the following statement in his or her own handwriting, which must also be signed by every named insured on the policy, and dated: "I do not want the insurance on my (home/condominium unit) to pay for damage from windstorms or hurricanes. I will pay those costs. My insurance will not."
2. If a structure insured by the policy is subject to a mortgage or lien, the named insured must provide the insurer with a written statement from the mortgage-holder or lien-holder indicating that the mortgage-holder or lien-holder approves the named insured electing to exclude windstorm coverage or hurricane coverage from his or her residential property insurance policy.
3. This exclusion may only be attached at policy inception or at renewal.

Use endorsement **HO 04 94 – Windstorm or Hail Exclusion**

405. INCREASED PERSONAL PROPERTY (HO-3)

The basic limit for Coverage "C" is 50% of the Coverage "A" limit. This limit may be increased to a maximum of 75% of the Coverage "A" limit.

Increased Limit – HO-3

Additional Premium **per \$1,000** of increased Coverage "C" limit = **\$2.00**

406. PERSONAL PROPERTY REPLACEMENT COST COVERAGE

The additional premium to extend the limit for Coverage "C" to include Replacement Cost Coverage is computed by multiplying the **ALL OTHER PERILS BASE PREMIUM AND WIND BASE PREMIUM*** by the appropriate factor below:

Policy Form	Debit	Factor
HO-3	20%	0.20
HO-4 or HO-6	35%	0.35

*If the blanket limit for Coverage "C" is increased (**Rule 405**) the premium amount for said increase must also be multiplied by above factor.

Use Endorsement **UI 04 90 – Personal Property Replacement Cost**

407. PROTECTIVE DEVICES (All Forms)

Approved and properly maintained installations of burglar alarms, fire alarms, automatic sprinklers and other protective devices in the dwelling may be recognized for a reduced premium by multiplying the **ALL OTHER PERILS BASE PREMIUM** by the following Protective Device factors:

Type of Installation	Credit	Factor
Central Station Reporting Burglar Alarm	8%	0.08
Central Station Reporting Fire Alarm	10%	0.10
Police Station Reporting Burglar Alarm	5%	0.05
Fire Department Reporting Fire Alarm	8%	0.08
Local Burglar and/or Fire Alarm	5%	0.05
Automatic Sprinklers in all areas including attics, bathrooms, closets and attached structures	18%	0.18
Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector	10%	0.10

Combination of credits is permitted. However, no more than one credit from each of three categories of Protective Devices (Burglar, Fire or Sprinkler System) is permitted. A copy of the fire and burglar alarm certificate and monitoring receipt must be submitted.

Use Endorsement: **HO 04 16 – Premises Alarm or Fire Protection System**

408. DEDUCTIBLES

All policies are subject to deductibles that apply to loss from all Section I perils.

- A. Base Deductible:** \$1,000 All Other Perils Deductible & 2% Calendar Year Hurricane Deductible (Minimum \$500);
- B. Optional Deductibles:** To compute the additional or reduction in premium to include an optional deductible, locate the desired deductible combination in the chart below and multiply the factor in the table by the **ALL OTHER PERILS AND WIND BASE PREMIUMS**. IF WIND COVERAGE IS EXCLUDED, Multiply the factor in the Wind Excluded portion of the table by the **ALL OTHER PERILS BASE PREMIUM**.
- C. Calendar Year Hurricane Deductibles:**
 - 1. Hurricane Definition:** "Hurricane" means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service;
 - 2. Hurricane Deductibles Description:**
 - a. A mandatory 2% Calendar Year Hurricane Deductible applies on all policies for the peril of Windstorm or Hail during a "Hurricane".
 - b. A Calendar Year Hurricane Deductible is subject to a percentage or fixed deductible amount that applies to windstorm loss that occurs during a "Hurricane":
 - (1) Beginning at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
 - (2) Ends 72 hours following the termination of the last hurricane watch or warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.
 - c. The Calendar Year Hurricane Deductible is calculated anew in each calendar year. If the policy period does not coincide with the calendar year, then a separate hurricane deductible will apply to loss that occurs during each calendar year in which the policy is in force. For example, if the policy period is from July 1 of calendar year 1 to June 30 of calendar year 2, a separate hurricane deductible applies to loss occurring from July 1 to December 31 of calendar year 1 and to loss occurring from January 1 to June 30 of calendar year 2.
 - d. The Calendar Year Hurricane Deductible can be exhausted only once during each calendar year.
 - e. The Calendar Year Hurricane Deductible applies to loss to covered property caused by one or more hurricanes during each calendar year.
 - 3. Single Hurricane Occurrence During Calendar Year Application:** In the event of the first windstorm loss to covered property caused by a single hurricane occurrence during a calendar year, the dollar amount of the calendar year deductible is deducted from the total of the loss for all coverages.

4. **Multiple Hurricane Occurrences During Calendar Year:** With respect to a windstorm loss caused by the second, and each subsequent hurricane occurrences during the same calendar year, the company will pay only that part of all loss payable under Section I – Property Coverages that exceeds the greater of:

- a. The remaining dollar amount of the calendar year hurricane deductible; or
- b. The deductible that applies to fire that is in effect at the time of the loss.

The remaining dollar amount of the calendar year hurricane deductible is determined by subtracting all previous windstorm losses caused by hurricanes during the calendar year from the Calendar Year Hurricane Deductible.

NOTE: HURRICANE DEDUCTIBLE OPTIONS MAY ONLY BE AMENDED AT THE NORMAL POLICY RENEWAL DATE.

Policy Form	Cov A (HO-3) Cov C (HO-4 & HO-6)	Wind Coverage Included (AOP / HURRICANE)										Wind Coverage Excluded (AOP)	
		\$500/ \$500	\$500/ 2%	\$500/ 5%	\$500/ 10%	\$1000/ 2%	\$1000/ 5%	\$1000/ 10%	\$2500/ 2%	\$2500/ 5%	\$2500/ 10%	\$500	\$2500
HO-3	\$75,000-\$99,000	0.24	0.12	0.09	0.06	BASE	N/A	N/A	N/A	N/A	N/A	0.15	N/A
HO-3	\$100,000-\$200,000	0.29	0.12	0.09	0.06	BASE	-0.08	-0.11	-0.15	-0.24	-0.29	0.15	-0.22
HO-3	Over \$200,000	0.29	0.14	0.10	0.07	BASE	-0.02	-0.06	-0.08	-0.11	-0.17	0.06	-0.13
HO-4	\$20,000-\$30,000	0.15	0.15	N/A	N/A	BASE	N/A	N/A	N/A	N/A	N/A	0.18	N/A
HO-4	\$31,000-\$49,000	0.20	0.15	N/A	N/A	BASE	N/A	N/A	N/A	N/A	N/A	0.18	N/A
HO-4	\$50,000-\$100,000	0.30	0.15	N/A	N/A	BASE	N/A	N/A	N/A	N/A	N/A	0.18	N/A
HO-6	\$20,000-\$30,000	0.17	0.17	N/A	N/A	BASE	N/A	N/A	N/A	N/A	N/A	0.33	N/A
HO-6	\$31,000-\$49,000	0.25	0.17	N/A	N/A	BASE	N/A	N/A	N/A	N/A	N/A	0.33	N/A
HO-6	\$50,000-\$300,000	0.32	0.17	N/A	N/A	BASE	-0.14	-0.20	-0.22	-0.39	-0.43	0.18	-0.29

Policy form	Cov A (HO-3) Cov C (HO-4 & HO-6)	Wind Coverage Included (AOP/HURRICANE)						Wind Coverage Excluded (AOP)	
		\$5000/ 2%	\$5000/ 5%	\$5000/ 10%	\$7500/ 2%	\$7500/ 5%	\$7500/ 10%	\$5,000	\$7,500
HO-3	\$75,000 - \$99,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HO-3	\$100,000 - \$200,000	N/A	-0.44	-0.49	N/A	-0.52	-0.57	-0.45	-0.52
HO-3	Over \$200,000	-0.21	-0.26	-0.35	-0.31	-0.39	-0.50	-0.23	-0.33
HO-4	\$20,000 - \$30,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HO-4	\$31,000 - \$49,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HO-4	\$50,000 - \$100,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HO-6	\$20,000 - \$30,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HO-6	\$31,000 - \$49,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HO-6	\$50,000 - \$300,000	-0.42	-0.59	-0.63	N/A	-0.64	-0.70	-0.56	-0.63

Note: The \$5,000/2% deductible option is only available on risks with Coverage A of \$250,000 or greater. The \$7,500/2% option is only available on risks with Coverage A of \$375,000 or greater.

409. AGE OF HOME-PREMIUM MODIFIER – ALL OTHER PERILS (Form HO-3)

The All Other Perils premium is adjusted to account for the year of construction. The age of a home is calculated by subtracting the year the building was first built and occupied as a residence from the current year. The additional or reduction in premium is computed by multiplying the **ALL OTHER PERILS BASE PREMIUM** by the following factor:

AGE	0	1	2	3	4	5	6	7	8	9	10
Factor	-0.15	-0.14	-0.13	-0.12	-0.11	-0.10	-0.04	-0.03	-0.02	-0.01	0.00
AGE	10	11	12	13	14	15	16	17	18	19	20
Factor	0.00	0.01	0.02	0.03	0.04	0.05	0.10	0.10	0.10	0.10	0.10
AGE	20	21	22	23	24	25	26	27	28	29	30
Factor	0.10	0.10	0.10	0.10	0.10	0.10	0.11	0.12	0.13	0.14	0.15
AGE	30	31	32	33	34	35	36	37	38	39	40
Factor	0.15	0.16	0.17	0.18	0.19	0.20	0.21	0.22	0.23	0.24	0.25
AGE	40	41	42	43	44	45	46	47	48	49	50
Factor	0.25	0.26	0.27	0.28	0.29	0.30	0.31	0.32	0.33	0.34	0.35

If a residence has been totally renovated to include all new electrical, plumbing, heating/cooling systems and new roof, the year in which the total renovation was begun may be used as the date of construction. However, documentation by a certified inspector verifying the residence has been totally renovated to current state and local building code standards along with documentation from the County evidencing that the year built has been adjusted must be submitted to the Company prior to binding any change in the date of construction.

409.a. YEAR OF CONSTRUCTION-PREMIUM MODIFIER – WIND PERIL (Form HO-3)

The Wind premium is adjusted to account for the year of construction. The Wind Credit will be applied based on Year of Construction rather than the age of the home. The additional premium or credit to be applied is computed by multiplying the **WIND BASE PREMIUM** by the following factor:

YEAR	2007*	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
Factor	0.00	0.00	0.00	0.00	0.00	0.00	-0.20	-0.17	-0.14	-0.11	-0.08
YEAR	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987
Factor	-0.08	-0.05	-0.02	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
YEAR	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977
Factor	0.05	0.06	0.07	0.08	0.09	0.10	0.11	0.12	0.13	0.14	0.15
YEAR	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967
Factor	0.15	0.16	0.17	0.18	0.19	0.20	0.21	0.22	0.23	0.24	0.25
YEAR	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957**
Factor	0.25	0.26	0.27	0.28	0.29	0.30	0.31	0.32	0.33	0.34	0.35

If a residence has been totally renovated to include all new electrical, plumbing, heating/cooling systems and new roof, the year in which the total renovation was begun may be used as the date of construction. However, documentation by a certified inspector verifying the residence has been totally renovated to current state and local building code standards along with documentation from the County evidencing that the year built has been adjusted must be submitted to the Company prior to binding any change in the date of construction.

If a residence has been retrofitted with wind resistance features and now qualifies for credit under rule 412, the residence will NOT be eligible for credit under Rule 409a.

*This amount will be applied to homes constructed in 2007 or later.

**This amount will be applied to home constructed in 1957 or earlier.

410. SEASONAL/SECONDARY RESIDENCE SURCHARGE

A seasonal or secondary residence that is unoccupied by the owner from six (6) to nine (9) consecutive months, and is not rented to others may be written subject to a premium surcharge based on the following criteria:

- A. Seasonal or secondary residence is located in a Secured Community or managed by a professional management firm that provides exterior maintenance and/or provides regularly scheduled inspection service. If written on form HO-3, such risks must also have a central station burglar alarm. The additional premium is computed by multiplying the **ALL OTHER PERILS AND WIND BASE PREMIUMS** by 10%.
- B. Seasonal or secondary residence that is not located in a Secured Community or managed by a professional management firm but has a central station fire and burglar alarm and is overseen on a regular basis by a reputable neighbor, friend or relative living within 50 miles of the residence. The additional premium is computed by multiplying the **ALL OTHER PERILS AND WIND BASE PREMIUMS** by 20%.

Note 1: A copy of the fire and burglar alarm certificate and monitoring receipt must be retained by agent.

Note 2: A seasonal residence unoccupied from 6-9 consecutive months that does not meet the criteria of paragraphs A or B above, is unoccupied more than 9 consecutive months or is rented to others is not eligible for homeowners program. See **Rule 505** for exception for risks written on form HO-6.

411. BUILDING CODE EFFECTIVENESS GRADING

A. General

1. The Building Code Effectiveness Grading Schedule (BCEGS) develops a grade of "1" to "10" for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies that cover the perils of Windstorm or Hail may be eligible for special rating treatment, subject to the criteria in the following paragraphs.
2. In some communities, two BCEGS grades may be assigned. One grade will apply to one (1) and two (2) family dwelling buildings and/or personal property contained in such buildings and/or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein.
3. The BCEGS grades for a community, and their effective dates, are provided in the Protection Class/BCEGS Section of this Manual.
4. A Building Code Compliance rating factor does not apply when the peril of Windstorm or Hail is excluded from the policy.

B. Community Grading

1. The BCEGS grade applies to any building that has an original certificate of occupancy/completion dated in the year of the effective date of the community grading, or later. Buildings having a certificate of occupancy/completion dated prior to the effective date of the community grading will not receive any BCEG premium adjustment and should be classed as "99".

2. If a community is re-graded, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the revised grading, or later.
3. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.
4. Communities that decline to participate in the BCEGS Program will be identified as not participating and will receive a premium surcharge, unless they qualify for Individual Grading. This surcharge will apply to any building that has an original certificate of occupancy dated in the year of the effective date of the community evaluation that indicated the community as not participating.

C. Individual Grading

1. Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes, even though the community grade is greater than "1", or the community is not participating in the program, exception rating procedures may apply.
2. Any building may be classified as Grade one "1" or Windstorm/Hail upon certification by a Florida licensed architect or structural engineer, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the Windstorm and/or Hail hazard. This classification is effective only from the date of the certification.

Any costs associated with this provision are to be paid by the insured.

D. Ungraded and Non-Participating Risks

For a risk written in a community that does not participate in the Building Code Effectiveness Grading program compute the premium surcharge by multiplying the **WIND BASE PREMIUM** by the following appropriate factor:

Form	Factor
HO-3	0.019
HO-4	0.048
HO-6	0.031

E. Premium Computation

1. Multiply the **Subtotal "B"** by the appropriate factor shown in the applicable table (see **Appendix A**).
2. For a risk that is eligible for a premium credit under Rule 412 – Windstorm Resistant Features of Residential Construction, the combined credit factors from Rule 411 – Building Code Effectiveness Grading and Rule 412 may not exceed 90% of Subtotal "B".

412. WINDSTORM RESISTIVE FEATURES OF RESIDENTIAL CONSTRUCTION

Pursuant to Florida Statute 627.0629(1)

A. Eligibility

1. When the policy covers the peril of Windstorm or Hail, a risk located in the State of Florida may be eligible for a premium credit if one or more of the following loss mitigation features or construction techniques exist:
 - a. Roof Covering;
 - b. Roof Deck Attachment;
 - c. Roof-Wall Connection;
 - d. Opening Protection;
 - e. Secondary Water Resistance (SWR);
 - f. Roof Shape;
2. The credit recognition and description of the loss mitigation features listed in Paragraph **A.1.** are outlined in the Credit Mitigation Tables in **Appendix B** and described in Paragraph **C.**

B. Proof of Compliance

UICNA may require proof which substantiates the existence of the loss mitigation features displayed in the Credit Mitigation Tables. Acceptable documentation is a certified statement completed and signed by a certified building inspector or a licensed contractor. Use form **UI MIT AF – Florida Building Code Mitigation Verification Affidavit**. The insured is responsible for the expense associated with substantiating the existence of the mitigation features. No verification is required on dwellings with a new construction permit issued on or after January 1, 2002. Shutter certificates are acceptable documentation for evaluating opening protection.

C. Premium Credit Computation And Mitigation Features Described

1. Windstorm Construction Feature Credit

To compute the Windstorm Construction Feature credit amount multiply the Subtotal "B" by the appropriate loss mitigation factor selected from the Credit Mitigation Tables provided in **Appendix B**.

2. Determination of Credit Mitigation Tables

Determine the Credit Mitigation Tables to use based upon the following:

a. **Construction Year**

- (1) **Existing Construction** Discounts (Homes built prior to 2002); or
- (2) **New Construction** Discounts (Homes built in 2002 or newer).

b. **Florida Building Code (FBC) Terrain Categories:**

- (1) **Terrain C** (open terrain with scattered obstructions) applies to High Velocity Hurricane Zone (HVHZ) (all locations in Miami-Dade and Broward Counties) and includes:
 - (i) Barrier islands (defined in Florida law as the land area from the seasonal high water line to a line 5,000 feet landward from the Coastal Construction Control line); and
 - (ii) All other areas within 1,500 feet of the Coastal Construction Control line, or within 1,500 feet of the mean high tide line, whichever is less.
- (2) **Terrain B** (urban, suburban and wooded areas) applies to all other locations in Florida by virtue of the exposure definitions for other exposures.

c. **Roof Coverings:**

The covering applied to the roof deck for weather resistance, fire classification or appearance. The most common roof covering materials in Florida are composition shingle and clay/concrete tiles. A key factor in roof covering performance is the method of attachment of the roof covering to the roof deck.

- (1) **Florida Building Code (FBC) Equivalent:** Roof coverings with specifications of the 1994 South Florida Building Code (SFBC) that required improved attachment methods and testing to a similar protocol to that of FBC 2001 Section 1504, which includes material requirements and attachment specifications that are in compliance with American Society For Testing And Materials (ASTM) D-3161 (modified for 110 MPH), which is commonly referred to as the "110 MPH" rated shingle;
- (2) **Non-Florida Building Code (Non-FBC) Equivalent:** Roof coverings that do not meet the requirements of the FBC Equivalent.
- (3) **Reinforced Concrete Roof (RCR) Deck:** A roof deck that is designed and constructed in accordance with the provisions of American Concrete Institute (ACI) 318 Building Code Requirements For Structural Concrete, including integral construction with a masonry wall system.

d. **Roof Deck Attachment:**

The performance of the roof deck is of critical importance in keeping hurricane losses to a minimum. It usually only takes the loss of a small portion of the roof deck before the losses to the building become substantial. Rain enters into the building and produces water damage to the interior and contents.

The most common roof deck types are Plywood and Oriented Strand Board (OSB) decks. Prior to the availability of Plywood, most common roof decking was Dimensional Lumber or Tongue and Groove Boards. These roof decks are fastened by at least two nails per truss/rafter connections. Because of the inherently large number of nails in Dimensional Lumber or Tongue and Groove Boards, the uplift capacity is far greater than typical Plywood/OSB decks.

By far the most important feature of roof decks is the attachment to the framing, which is usually achieved by nail fasteners. Nail size, type, spacing and penetration depth into the truss/rafters determines the uplift resistance of the deck. The difference in uplift capacity of 8d (2 ½ inch) nails at a typical nail spacing and 6d (2 inch) nails at the same spacing is a factor of about two times stronger, which makes a significant difference in deck performance in hurricanes. The thickness of the deck material is also important primarily in the determination of the penetration depth of the nail into the truss/rafter. Prescriptive building codes specify longer nails for thicker decks. There are many technical issues that affect the proper rating of the roof deck including a variety of available nail sizes, nail penetration depths, the consideration of missed nails, etc. Proper inspection guidelines and training are essential to determining the deck attachment of existing residences.

- (1) **Level A:** Plywood/Oriented Strand Board (OSB) with 2 inch nails spaced 6 inches from the edge of the plywood and 12 inches in the field on 24 inch truss spacing;
- (2) **Level B:** Plywood/OSB with 2 ½ inch nails spaced at 6 inches from the edge of the plywood and 12 inches in the field on 24 inch truss spacing;
- (3) **Level C:** Plywood/OSB with 2 ½ inch nails spaced at 6 inches from the edge of the plywood and inches in the field on 24 inch truss spacing; or
- (4) **Level D:** Dimensional Lumber (DL) and Tongue and Groove Decks composed of ¾ inch thick boards with nominal widths of 4 inches or more.

e. **Roof-to-Wall Connection:**

The roof-to-wall connection is another critical connection that keeps the roof on the building and acts to transfer the uplift loads into the vertical walls. This connection is key to the performance of the building due to the large negative pressures acting on the roof. Verification of the type of roof-to-wall connection requires access to the attic to inspect for accurate house rating.

There are several manufacturers of the metal hurricane uplift connectors and each company has a fairly wide line of products. For practical purposes, a classification is used to distinguish the uplift capacity of these connections based on connector type. The most important feature of any of these connectors, other than toe-nails, is that the fasteners used to transfer the loads from rafter/truss to strap to top plate or side wall are always loaded in shear (perpendicular to the nail direction) or the strap is embedded into the bond beam of the masonry wall. Proper installation is critical to connector performance.

- (1) **Toe-Nail Connection:** Three (3) nails driven at an oblique angle through the rafter and into the top plate;
- (2) **Clips:** Pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate wall stud. The metal does not wrap around the top of the rafter/truss, and the clip is only located on one side of the connection;
- (3) **Single Wraps:** A single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss; or
- (4) **Double Wraps:** Straps that are wrapped on both sides and are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.

f. **Opening Protection:**

Openings in the wall and roof include windows, doors, sliding glass doors, skylights and garage doors. Gable-end vents and other roof vents are not considered openings for the purposes of this program. Openings are vulnerable to wind-borne debris impact in hurricanes and other windstorms. Typical single and double strength glazing are easily broken by impact from lightweight debris that is generated from roof covering failures during high winds. In addition, heavier debris such as roof tiles, 2x4 wood members and plywood will easily penetrate openings that are not protected by impact resistant products.

The protection of openings is perhaps the greatest single loss mitigation strategy for a building. The reason for this is that once a window or door fails, the pressure inside the structure increases due to the breach in the building envelope. The positive pressure inside the building produces an additive load on the building envelope which can be up to twice the load the building would experience without the breach.

- (1) **None:** glazed openings not protected for impact resistance;
- (2) **Intermediate Type (Basic):** All glazed openings that meet the requirements of ASTM E 1886 and ASTM E 1996 for small missile impact testing (4.5 pounds); or
- (3) **Hurricane Protection Type:** All glazed openings protected to meet the requirements of one of the current Miami-Dade Code standards, as follows:
 - (i) Standard Building Code SSTD-12 for large missile testing (9 pounds);
 - (ii) ASTM debris impact standard E 1886 and test E 1996; or
 - (iii) Miami-Dade Hurricane Impact Protocols PA 201 (large missile impact test), 202 (structural pressure, air, water and forced entry test) and 203 (test for cyclic pressure).

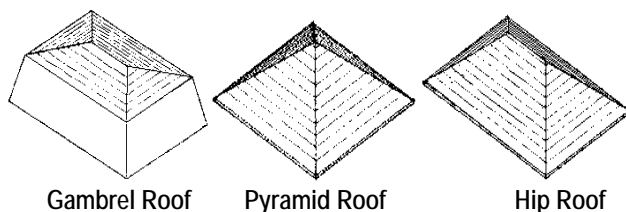
g. **Roof Shape:**

Roof shape refers to the geometry of the roof and not the type of roof covering. There are many common roof shapes in residential construction. Gable and Hip are the most common, although flat, dutch hip, gambrel, mono-slope and many shape combinations are possible.

Roof shape determines the aerodynamic pressure loads experienced by the roof due to wind flow and wind direction. Gable and Hip shapes and their combinations comprise more than 80% of the Residential buildings.

Classify roof shape as Hip if it is of Hip shape and has no Gable end that exceeds 50% of major wall length.

- (1) Hip Roof; or
- (2) Other than hip shape



h. Secondary Water Resistance (SWR):

Secondary water resistance is a layer of protection that protects the building if the roof covering fails. This mitigation technique is aimed at keeping rainwater out of the house once the roof covering fails. Generally, roof coverings begin to peel off in peak wind gusts ranging from about 70 to 100 MPH. The underlayment (felt) also is easily torn and becomes separated from the roof deck, exposing the house interior to water damage. Water enters through the spaces between the pieces of the roof deck. SWR covers these seams and provides for redundant water proofing of the house.

The verification of SWR must be done at the time of application since, once covered, it is difficult to verify. The foamed structural adhesive applied from inside the attic, however, is readily verified with an attic inspection. Roofing contractors should complete a form to provide certification for the owner in order to receive this credit. NOTE: underlayments or hot-mopped felts are not SWR.

(1) SWR may be achieved by applying:

- (i) Self-Adhering Modified Bitumen Tape** to the plywood joints; or
- (ii) Foamed polyurethane structural adhesive** from inside the attic to cover the joints between all plywood sheets.

(2) No SWR**i. Wind Speed:**

- (1) FBC Wind Speed (WS)** is based on the location of the house as determined by the Wind-Borne Debris Regions (WBR) outlined in FBC Section 1606.1.5; and
- (2) Wind Speed of Design (WSD)** is the wind speed that the house is designed or mitigated to withstand according to the FBC 2001, which establishes basic Wind Design Speeds for each FBC wind speed zone.

j. Wind-Borne Debris Region (established by FBC Section 1606.1.5) includes all areas where the basic wind speed is 120 mph or greater. Except from the eastern border of Franklin County to the Florida-Alabama line where the region includes areas only within one mile of the coast. It also includes areas of Citrus, Hernando and Levy Counties that are within one mile of the coast.**k. Internal Pressure Design (IPD):**

- (1) Enclosed building design (Encl.)** is where the envelope is completely closed, and only wind leaking around doors, windows, framing, etc. is allowed to affect the interior of the building; or
- (2) Partially enclosed (PE) building** is where openings are assumed to exist in one or more faces of the building. These openings allow the wind to create pressures inside the building. This pressurization means that individual parts of the building must be designed to withstand greater wind loads than an "enclosed" building and thus are stronger than the similar features of an "enclosed" house. However, the openings (windows, doors, etc.) in partially enclosed designs are vulnerable to wind-borne debris impact failures and the resulting wind and rain water damage to the building interior and contents.

For insurance rating purposes, clearly the design option chosen for a house in the Wind-Borne Debris Region of the FBC is a key factor in hurricane loss mitigation. Enclosed designs in the Wind-Borne Debris Regions will have all glazed openings protected for debris impact. These buildings will perform better than partially enclosed designs and will have lower losses.

500. ADDITIONAL & OPTIONAL COVERAGES

Coverages listed in this section may be added to the basic policy for an additional charge. Not all coverages are available for every form. Please see the descriptions for each additional and optional coverage for specific rules and eligibility.

501. ORDINANCE OR LAW COVERAGE

The policy as amended by **Special Provisions – Florida (UI 100)** automatically provides up to 25% of Coverage "A" limit, as an additional amount of insurance, for increased costs necessary to comply with the enforcement of any ordinance or law which requires or regulates construction, repair or demolition of damaged property.

Ordinance or Law Coverage may be increased from 25% to 50% of the Coverage "A" limit. The rate for this increased coverage is calculated as:
0.05 x (AOP Base Premium + Wind Base Premium + Increased Limits)

Use Endorsement **UI OL 10 05 – Ordinance or Law Increased Amount of Coverage**

502. BUSINESS PROPERTY – INCREASED LIMITS

- A. The \$2,500 limit of liability for business property on the residence premises may be increased in \$2,500 increments up to \$10,000. The premium for each \$2,500 increase is \$25. The increased limit of liability does not apply to:
1. Business property in storage or held as a sample or for sale or delivery after sale;
 2. Business property pertaining to a business actually conducted on the residence premises.
(This exposure is addressed by **HO 04 42 – Permitted Incidental Occupancies.**)
- B. When the on-premises limit is increased, the off-premises limit of \$250 is automatically increased at no additional charge, to an amount that is 20% of the total on-premises limit of liability.

Use Endorsement **HO 04 12 – Business Property Increased Limits**

503. BUILDING ADDITIONS AND ALTERATIONS – INCREASED LIMITS (Form HO-4)

- A. The limit of 10% of Coverage C may be increased up to a maximum of 100% of Coverage C.
- B. To develop the premium per \$1,000 of increased limit, multiply the HO 00 04 Key Factor for Each Additional \$1,000 by the HO 00 04 Key Premium (see **Rule 300**).

Use Endorsement **HO 04 51 – Building Additions and Alterations Increased Limits**

504. UNIT-OWNERS COVERAGE A – INCREASED AND SPECIAL LIMITS (Form HO-6)

- A. **Basic Limits** – The policy automatically provides a basic Coverage "A" limit of \$1,000 on a named peril basis. If increased limits are not desired, enter "\$1,000" under Coverage "A"-Dwelling on the application.
- B. **Increased Limits** – The basic limit may be increased. The premium is developed based on the additional limit of insurance. To develop the premium for each additional \$1,000, multiply the HO-6 Key Factor for "Each Additional \$1,000" by the HO-6 Wind and All Other Perils Key Premium. Enter the total Coverage "A" limit on the application.
- C. **Special Coverage** – The Section I Perils Insured Against may be broadened to cover additional risks of loss. The additional premium is developed as follows:

Charge \$2 per policy for \$1,000 in basic form plus \$1 per each additional \$1,000 for Coverage "A"

Use Endorsement **HO 17 52 Unit-Owners Coverage "A" – Special Coverage Florida (HO-6)**

505. UNIT-OWNERS RENTAL TO OTHERS (Form HO-6)

A. There is no coverage for theft under Coverage "C" – Personal Property or Section II Liability when the residence premises is regularly rented or held for rental to others. If the property is rented, then the policy must be endorsed to provide such coverage, including theft if the following requirements are met:

1. Condominium unit is located in a limited access complex or building with local management or supervision;
2. Unit is rented from three (3) to nine (9) months a year to individuals related or personally known by the insured.

B. Additional Premium – Multiply the Coverage C ALL OTHER PERILS AND WIND BASE PREMIUMS by a Factor of 0.25.

Use Endorsement **HO 17 33 Unit-Owners Rental to Others (HO-6)**

506. OTHER STRUCTURES – INCREASED OR DECREASED LIMITS (HO-3)

Other Structures - When insurance is written on a specific structure on the residence premises for:

A. Increased limits

1. Rate or Credit per \$1,000 of insurance is \$4
2. The minimum limit is 2% of coverage A and the maximum limit cannot exceed 70% of coverage A
3. Current UICNA policyholders will be renewed at their current Coverage B limits (subject to adjustment for inflation) unless a decrease/increase is requested. New business insured's will have the option to select the 10% limit which is included in the base rate, or decrease the limit down to the 2% minimum for a premium credit or increase up to the 70% maximum for an additional premium.

Use endorsement **HO 04 48 – Other Structures – Increased Limits** or **UI COVB – Coverage B – Other Structures Decreased Limits**

B. Rented to Others – Residence Premises

Rate per \$1,000 of insurance is \$6 plus a premium of \$38 for the increased coverage E and coverage F exposure

Use endorsement **HO 04 40 – Structures Rented to Others – Residence Premises**

507. LOSS ASSESSMENT COVERAGE

Residence Premises – The policy automatically provides at no additional charge, \$1,000 of loss assessment coverage, excluding earthquake, for assessments relating to the residence premises. This limit may be increased if no association losses have occurred to which this coverage may apply. Refer to the Premium Table shown below for additional rate. Beginning 01/01/09 all HO-6 policies will be issued with a minimum Loss Assessment Coverage of \$2,000 per F.S. 718.111(11)(g).

Territory	\$2,000 Limit	\$3,000 Limit	\$5,000 Limit
005	8.00	15.00	29.00
007, 031	7.00	14.00	28.00
030, 032, 033, 034	7.00	13.00	26.00
035, 361, 362	6.00	12.00	24.00
037	6.00	11.00	22.00
038	5.00	11.00	22.00
010, 181, 182, 183	5.00	10.00	20.00
042, 080, 081	5.00	9.00	18.00
041, 046, 047, 057, 062, 159, 531, 532, 533, 541, 542, 551, 552, 553, 554, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603-609, 701, 702, 711-715, 721-726, 731-737	4.00	9.00	17.00
039, 040, 043, 049, 050, 063, 064, 090, 192, 193, 292, 293, 392, 393, 492, 493, 511, 512, 593, 692, 693, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993	4.00	8.00	17.00

Use Endorsement: **HO 04 35 – Loss Assessment Coverage**

Note: Endorsement **HO 04 35** does not cover loss to property under Section I caused by Earthquake.

508. PERSONAL PROPERTY - SCHEDULED

- A. Additional coverage may be added to the Homeowners policy for specifically scheduled items of personal property subject to the following requirements:
1. Each item must be individually described, including manufacturer, model, and serial # (if applicable), and valued.
 2. Covers property of an individual or spouses who reside together, or members of the Insured's family of the same household.
 3. An appraisal or bill of sale no older than three (3) years must accompany the application or endorsement request for each single item worth \$5,000 or more.
 4. Any single item exceeding \$10,000 or total schedule exceeding \$20,000, must be submitted along with dated photos and appraisals to the company, unbound, for approval.
Central Station burglar alarm is also required for schedules over \$20,000.
 5. Minimum values of \$500 for any one item, pair (jewelry), set (silverware), or grouping of collectables (with detailed schedules)
 6. Golf Carts may not be scheduled as Golf Equipment.

Note 1: Personal property items used in a trade or business are not eligible for scheduled personal property coverage except where noted.

Note 2: Does not apply to dealers or auctioneers, museums, art galleries, or art institutions, or property in the custody of such.

Note 3: Does not apply to property on public display or as part of a trade and/or hobby show.

Item	Rate/\$100	
Bicycles	\$9.35	
Cameras & Projection Equipment	Personal	\$1.75
	Professional	\$2.75
Collectibles	\$3.00	
Fine Arts and Antiques – Private Collection	No Breakage	\$0.75
	Breakage* (For covered perils)	\$1.25
Furs	\$0.40	
Golf Equipment	\$1.40	
Guns	Collectable	\$1.00
	Fired	\$1.60
Musical Instruments	Personal	\$0.60
	Professional	\$1.55
Other Sports Equipment	\$3.00	
Personal Jewelry (See Table A)	Zone 1	\$2.15
	Zone 2	\$2.00
	Zone 3	\$1.75
Jewelry in Vaults	\$0.27	
Stamp and Coin Collections	Stamps	\$0.50
	Coins	\$1.85
		\$0.30
Silverware, Goldware and Pewterware	\$0.60	

*Breakage coverage is limited on Fine Arts/Antiques and may be better covered under a personal lines floater (UICNA does not currently offer).

TABLE A - For Personal Jewelry, the following Rate Zones apply:

Zone	Counties
1	Broward, Dade, Palm Beach, Monroe
2	Alachua, Charlotte, Collier, Hillsborough, Indian River, Lee, Martin, Manatee, Orange
3	All Others

Use Endorsement HO 04 61 – Scheduled Personal Property Endorsement

509. PERSONAL PROPERTY – SPECIAL LIMITS OF LIABILITY

Increased Special Limits of Liability – The special limits of liability provided in Homeowners Forms HO-3, HO-4 and HO-6 may be increased for the following increments, rates and maximum limits:

Unscheduled Property Subject to Special Limits	Special Limit (Basic)	Incremental Increase	Rate per Increment	Maximum Limit
Jewelry, Watches and Furs	\$1,000	\$1,000	\$18.00	\$ 5,000
Money	\$ 200	\$ 100	\$ 6.00	\$ 1,000
Securities	\$1,000	\$ 100	\$ 4.00	\$ 2,000
Silverware, Goldware & Pewterware	\$2,500	\$ 500	\$ 2.00	\$10,000
Firearms (Loss by Theft)	\$2,000	\$ 100	\$ 3.00	\$ 6,000
Electronic Apparatus	\$1,000	\$ 500	\$ 10.00	\$ 5,000

Use Endorsement **HO 04 65 – Coverage “C” Increased Special Limits of Liability**

510. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE-SPECIAL SUB LIMITS

A. Basic Special Sub Limits:

Endorsement **HO 03 34** extends coverage by mandatory endorsement to the sub limits below:

Section I: \$10,000 for each covered loss
\$20,000 Policy Aggregate

Section II: Coverage E \$50,000 Policy Aggregate

B. Increased Sub Limits:

- For an additional premium and subject to additional underwriting an insured may request increased Section I sub limits, Section II coverage E limits are limited to \$50,000.

Section I coverage Level	Additional Premium
Option 1	
\$25,000 for each covered loss	
\$50,000 Policy Aggregate	\$80

Option 2	
\$50,000 for each covered loss	
\$50,000 Policy Aggregate	\$115

- Increased Section I limits are subject to underwriting review and must be submitted unbound.
- The named insured may request increased limits with a signed and dated request specifying the level of coverage desired.

Use Endorsement **HO 03 33 – Fungi, Wet or Dry Rot, Or Bacteria – Increased Amount of Section I – Property Coverage**

Note: The appropriate endorsement at the basic coverage level will automatically attach to all new policies, and subsequent renewals.

511. PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES

- A. Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I Coverage and Section II Coverage on a permitted incidental occupancy in the dwelling or in another structure on the residence premises.
- B. The only permitted Incidental Occupancies are incidental offices.
- C. If the permitted incidental occupancy is located in another structure, Coverage "B" does not apply to that structure. See E. below for charge for specific insurance on the structure.
- D. The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy up to \$2,500 within the Coverage "C" limits stated in the declarations.
- E. Premium
 - 1. **Section I Coverages**
 - a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
 - b. If the permitted incidental occupancy is located in another structure, an additional premium is required. Rate per \$1,000* for business in other structure \$6
*Maximum of 50% of Coverage "A"
 - 2. **Section II Coverages**
 - a. The policy may be endorsed to provide Coverages "E" and "F" for the increased exposure arising from a permitted incidental occupancy on the residence premises only.
 - b. Premium \$18

Use Endorsement HO 04 42 – Permitted Incidental Occupancies – Residence Premises

512. SPECIAL COMPUTER COVERAGE

- A. The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions for an additional premium. Coverage is available up to a maximum limit of \$20,000.
- B. Premium
Rate per \$1,000 of coverage - \$6

Use Endorsement HO 04 14 – Special Computer Coverage

513. REFRIGERATED PERSONAL PROPERTY

- A. The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
- B. A deductible of \$100 applies.
- C. Premium per policy - \$10

Use Endorsement HO 04 98 – Refrigerated Property Coverage

514. WATER BACK UP AND SUMP OVERFLOW

- A. The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. The limit of liability available under this option is \$5,000.
- B. A deductible of \$500 applies.
- C. Premium per policy - \$25

Use Endorsement HO 04 95 – Water Back Up and Sump Coverage

515. PERSONAL LIABILITY/MEDICAL PAYMENTS

Basic and Increased Section II Limits

Coverage	Basic Limit	Option 1
"E" – Personal Liability (each occurrence)	\$100,000	\$300,000
"F" – Medical Payments to Others (each person)	\$1,000	\$5,000
Premium Amount	Included	\$30.00

516. ANIMAL LIABILITY

- A. The policy may be endorsed to provide Section II coverage for damage caused by an animal owned or kept by an Insured subject to the limits, exclusions and conditions listed in your policy.

Coverage	Limit
"E" – Personal Liability (each occurrence)	\$50,000
Premium Amount	\$50

- B. This option does not apply to rare or exotic animals, saddle animals or vicious breeds of dogs or any animal with history of bite or attack.

Note: The limits of liability shown above replace the limits of liability shown on the declaration page for any and all covered losses resulting from a covered animal.

Use Endorsement UI 106 – Animal Liability Limitation

517. GOLF CART PHYSICAL DAMAGE AND LIABILITY COVERAGE

- A. The policy may be endorsed to provide Actual Cash Value Physical Damage coverage for a single owned golf cart and coverage for the liability of the insured arising out of the use of a golf cart.
- B. Coverage does not apply to any golf cart while being used to carry persons for hire; for any business activity; rented to others; being operated in races; or being operated outside the boundaries of a recognized retirement community or limited access community unless such use is for golfing.
- C. Losses will be settled at actual cash value at the time of loss up to maximum of \$5,000.
- D. Coverage level must be equal to the Section II coverages as selected in **Rule 516**.

Personal Liability	Med Pay	Premium
\$100,000	\$1,000	\$45
\$300,000	\$5,000	\$62

Use Endorsement UI 151 – Golf Cart Physical Damage and Liability Endorsement

518. IDENTITY THEFT EXPENSE COVERAGE

- A. The policy may be endorsed to provide coverage for expenses incurred by an insured as the direct result of any one identity theft first discovered or which reasonably should have been discovered by the insured on or after the effective date of the endorsement and during the policy period.
- B. Covered expenses include:
 - 1. costs for notarizing affidavits or similar documents attesting to fraud required by financial institutions or similar credit grantors or credit agencies;
 - 2. costs for certified mail to law enforcement agencies, credit agencies, financial institutions or similar credit grantors;
 - 3. lost income resulting from time taken off work to complete fraud affidavits, meet with or talk to law enforcement agencies, credit agencies and/or legal counsel;
 - 4. loan application fees for re-applying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information;
 - 5. reasonable attorney fees incurred as a result of identity theft to:
 - (a) defend lawsuits brought against an insured by merchants, financial institutions or their collection agencies;
 - (b) remove any criminal or civil judgments wrongly entered against an insured; and
 - (c) challenge the accuracy or completeness of any information in a consumer credit report;
 - 6. charges incurred for long distance telephone calls to merchants, law enforcement agencies, financial institutions or similar credit grantors or credit agencies to report or discuss an actual identity theft.
- C. Coverage is subject to an aggregate limit of \$15,000 for expenses incurred by an insured as the direct result of any one identity theft first discovered or which reasonably should have been discovered by the insured on or after the effective date of the endorsement and during the policy period. There is also a special sub-limit, subject to the \$15,000 aggregate limit, of \$200 a day up to a \$3,000 total limit for lost income.
- D. Exclusions include:
 - 1. loss arising out of or in connection with a business;
 - 2. expenses incurred due to any fraudulent, dishonest or criminal act by an insured or any person aiding or abetting an insured or by any authorized representative of an insured, whether acting alone or in collusion with others;
 - 3. loss other than expenses;
 - 4. loss for credit card, fund transfer card, forgery, counterfeit money or fund transfer or access device;
 - 5. loss caused when an occupant of the residence premises or a blood relative of the insured has committed the identity theft;
 - 6. loss caused when a residence employee has committed the identity theft.
- E. The annual premium for this additional coverage is **\$25.00**.

Use endorsement UI 04 55 – Identity Theft Expense Coverage

519. EQUIPMENT BREAKDOWN COVERAGE

- A. Coverage is not automatically included, but will be provided at the request of the insured. For an additional premium, the Homeowners coverage forms are modified to include loss resulting from Equipment Breakdown.

Equipment Breakdown means:

- a. Physical loss or damage both originating within:
- (1) Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding:
 - a. waste disposal piping;
 - b. any piping forming part of a fire protective system;
 - c. furnaces; and
 - d. any water piping other than:
 - (1) boiler feed water piping between the feed pump and the boiler;
 - (2) boiler condensate return piping; or
 - (3) water piping forming part of refrigerator or air conditioning system used for cooling, humidifying or space heating purposes.
 - (2) All mechanical, electrical, electronic or fiber optic equipment; and
- b. Caused by, resulting from, or consisting of:
- (1) Mechanical breakdown;
 - (2) Electrical or electronic breakdown; or
 - (3) Rupture, bursting, bulging, implosion, or steam implosion.

B. Premium

This coverage is applicable to all insured locations. For all insured locations, the premium for this coverage will be a flat \$50.00. All policies subject to **\$500 flat deductible**.

C. Limit of Liability

The limit for this coverage will be equal to a flat \$25,000 per occurrence subject to a \$50,000 annual aggregate limit.

Use Endorsement UI EBEE – Equipment Breakdown Enhancement Endorsement

520. PERSONAL PROPERTY EXCLUSION (HO 00 03 ONLY)**A. Description**

An exclusion for Coverage C – Personal Property shall be made available as an option. This option is only available for homeowners policies written on form HO 00 03. The coverage may be excluded **ONLY** if the named insured provides to UICNA the following statement in his or her own handwriting, which must be signed by every named insured on the policy, and dated: "I do not want the insurance on my (home) to pay for the costs to repair or replace any contents that are damaged. I will pay those costs. My insurance will not."

If this option is selected, the following rules do not apply:

1. Rule 406 – Personal Property (Coverage C) Replacement Cost Loss Settlement
2. Rule 502 – Business Property – Increased Limit
3. Rule 508 – Personal Property Scheduled
4. Rule 509 – Personal Property Special Limits of Liability
5. Rule 512 – Special Computer Coverage
6. Rule 513 – Refrigerated Personal Property
7. Rule 517 – Golf Cart Physical Damage

This exclusion may only be attached at policy inception or at renewal.

B. Rating

The premium credit for excluding Coverage C – Personal Property is calculated as 0.04 x Base Policy Premium

Use Endorsement UI 06 08 – Personal Property Exclusion – Florida

521. SPECIFIED ADDITIONAL AMOUNT OF INSURANCE FOR COVERAGE A (HO 00 03)**A. Introduction**

The policy provides loss settlement for buildings insured under Coverage A or B on a replacement cost basis without deduction for depreciation, if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss.

B. Coverage Description

The policy may be endorsed to provide additional insurance for Coverage A only when loss, to property insured under Coverage A – Dwelling, exceeds the limit of liability shown in the policy declarations.

C. Options Available

When the below option is selected, the Coverage A limit of liability shall be at least 100% of the full replacement cost of the property insured under Coverage A at policy inception or at the time the endorsement is added to the policy:

1. Specified Amount of Insurance For Coverage A Only

- a. An additional amount of insurance equal to 25% of the Coverage A limit of liability may be selected. This additional amount is available when loss to property insured under Coverage A – Dwelling exceeds the Coverage A limit of liability shown in the Declarations.

The additional amount CANNOT be applied to any other coverage nor does it increase the Coverage A limit.

- b. The premium for this option is computed by multiplying the Adjusted Base Premium by a factor of **0.08**.

Use Endorsement UI 23 69 01 08 – Specified Additional Amount of Insurance for Coverage A

600. FEES AND ASSESSMENTS**A. Florida Insurance Guaranty Association**

1. A special FIGA additional charge on policies may apply.
2. Multiply the factor displayed in the premium Calculation Worksheets by the Total Policy Premium and round to the nearest whole dollar.
3. FIGA Assessments are collected by all Homeowners companies and passed on to the Association to pay claims of insolvent property and casualty insurers.
4. This assessment is due and payable at policy inception and is returned pro-rata in the event of a mid-term cancellation.
5. This assessment is non-commissionable.

B. Policy Fee

1. On business written pursuant to the provisions of Section 626.7541 of the Florida Statutes a twenty-five dollar (\$25) policy fee will be charged to every policy on new or renewal business. The policy fee will be a component of the company's rate filing and it shall be fully earned.
2. The policy fee is non-commissionable.

C. Emergency Management Preparedness and Assistance Trust Fund Surcharge

1. Add a fully earned flat charge of two dollars (\$2) to the total policy premium.
2. Producer commissions are not payable on this assessment.

APPENDIX A

Building Code Effectiveness Grading

Form HO 00 03										
Grade	1	2	3	4	5	6	7	8	9	10
Territory										
047	.132	.132	.132	.076	.076	.076	.076	.019	.019	.00
039	.127	.127	.127	.076	.076	.076	.076	.026	.026	.00
005, 057, 062, 159, 531, 532, 533, 541, 542, 551, 552, 553, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603, 604, 605, 606, 607, 608, 609, 181, 182, 183, 041, 063, 064, 554, 701, 702, 711, 712, 713, 714, 715, 721, 722, 723, 724, 725, 726, 731, 732, 733, 734, 735, 736, 737, 046, 080, 081	.099	.099	.099	.058	.058	.058	.058	.022	.022	.00
010, 030, 031, 361, 362, 038, 042, 043, 050	.086	.086	.086	.050	.050	.050	.050	.020	.020	.00
007, 032, 035, 040, 090, 192, 193, 292, 293, 392, 393, 492, 493, 512, 593, 692, 693, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993	.079	.079	.079	.047	.047	.047	.047	.017	.017	.00
034, 037	.069	.069	.069	.038	.038	.038	.038	.013	.013	.00
033, 049	.059	.059	.059	.038	.038	.038	.038	.020	.020	.00
511	.051	.051	.051	.035	.035	.035	.035	.017	.017	.00

Form HO 00 04										
Grade	1	2	3	4	5	6	7	8	9	10
Territory										
041	.261	.261	.261	.131	.131	.131	.131	.044	.044	.00
039, 040, 049	.218	.218	.218	.145	.145	.145	.145	.073	.073	.00
042, 046, 063, 064, 090, 192, 193, 292, 293, 392, 393, 492, 493, 511, 512, 593, 692, 693, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993	.180	.180	.180	.113	.113	.113	.113	.049	.049	.00
010, 037, 047, 050, 057, 062, 080, 081, 159, 181, 182, 183, 532, 531, 533, 541, 542, 551, 552, 553, 554, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603, 604, 605, 606, 607, 608, 609, 701, 702, 711, 712, 713, 714, 715, 721, 722, 723, 724, 725, 726, 731, 732, 733, 734, 735, 736, 737	.128	.128	.128	.074	.074	.074	.074	.030	.030	.00
007, 030, 031, 033, 035	.089	.089	.089	.054	.054	.054	.054	.020	.020	.00
005, 034, 043, 361, 362	.074	.074	.074	.037	.037	.037	.037	.017	.017	.00
032, 038	.056	.056	.056	.038	.038	.038	.038	.019	.019	.00

Form HO 00 06										
Grade	1	2	3	4	5	6	7	8	9	10
Territory										
049, 090, 192, 193, 292, 293, 392, 393, 492, 493, 512, 593, 692, 693, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993	.461	.461	.461	.246	.246	.246	.246	.123	.123	.00
041, 050	.325	.325	.325	.181	.181	.181	.181	.081	.081	.00
039, 511, 554, 701, 702, 711, 712, 713, 714, 715, 721, 722, 723, 724, 725, 726, 731, 732, 733, 734, 735, 736, 737	.224	.224	.224	.125	.125	.125	.125	.044	.044	.00
047, 040, 046	.182	.182	.182	.100	.100	.100	.100	.039	.039	.00
010, 080, 081, 181, 182, 183	.150	.150	.150	.087	.087	.087	.087	.029	.029	.00
057, 062, 159, 531, 532, 533, 541, 542, 551, 552, 553, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603, 604, 605, 606, 607, 608, 609, 032, 063, 064, 043	.137	.137	.137	.082	.082	.082	.082	.027	.027	.00
005, 038, 042, 031	.095	.095	.095	.049	.049	.049	.049	.017	.017	.00
034, 035, 037, 361, 362	.077	.077	.077	.041	.041	.041	.041	.017	.017	.00
030, 033, 07	.059	.059	.059	.036	.036	.036	.036	.014	.014	.00

APPENDIX B

Table 1: WINDSTORM LOSS REDUCTION CREDITS FOR NEW CONSTRUCTION
BUILDINGS CONSTRUCTED TO FLORIDA BUILDING CODE 2001 AND LATER

FBC 2001 CONSTRUCTION						FRAME, MASONRY, OR REINFORCED MASONRY							
ROOF DECK	TERRAIN EXPOSURE	FBC WIND SPEED (MPH)	WIND SPEED OF DESIGN (MPH)	INTERNAL PRESSURE DESIGN	WBDR	OTHER ROOF SHAPE				HIP ROOF SHAPE			
						NO OPENING PROTECTION		OPENING PROTECTION		NO OPENING PROTECTION		OPENING PROTECTION	
						NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
OTHER	B	100	≥100	ENCLOSED	NO	0.68	0.69	0.74	0.74	0.78	0.79	0.81	0.81
ROOF DECK OR DIMENSIONAL LUMBER DECK	B	110	≥110	ENCLOSED	NO	0.72	0.73	0.78	0.78	0.78	0.79	0.82	0.83
	B	≥120	≥120	ENCLOSED	NO	0.74	0.75	0.79	0.79	0.78	0.78	0.82	0.82
	B OR C	≥120	≥120	ENCLOSED / PART. ENCL	YES	0.77	0.80	0.82	0.84	0.81	0.83	0.85	0.86
	HVHZ			ENCLOSED	YES			0.82	0.84			0.85	0.86
REINFORCED CONCRETE ROOF DECK	B	ANY		ENCLOSED	NO						0.81		0.85
	B	ANY		ENCLOSED / PART. ENCL	YES						0.82		0.85
	C	ANY		ENCLOSED / PART. ENCL	YES						0.81		0.89
	HVHZ			ENCLOSED	YES								0.89

FBC = FLORIDA BUILDING CODE
 HVHZ = HIGH VELOCITY HURRICANE ZONE (Miami-Dade and Broward counties, FBC sections 202 AND 1611ff)
 WBDR = WIND BORNE DEBRIS REGION
 SWR = SECONDARY WATER RESISTANCE
 REINFORCED CONCRETE ROOF DECK includes SWR; Integral with Reinforced Masonry Walls
 PART. ENCL = PARTIALLY ENCLOSED

Table 2: WINDSTORM LOSS REDUCTION CREDITS FOR EXISTING CONSTRUCTION BUILDINGS CONSTRUCTED PRIOR TO FBC 2001 THAT HAVE BEEN RENOVATED OR RETROFITTED TO FBC 2001

				TERRAIN B - 2% DEDUCTIBLE				TERRAIN C - 2% DEDUCTIBLE			
				FRAME, MASONRY, OR REINFORCED MASONRY							
				ROOF SHAPE				ROOF SHAPE			
				OTHER		HIP		OTHER		HIP	
ROOF COVER	ROOF DECK ATTACHMENT	ROOF-WALL CONNECTION	OPENING PROTECTION	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
			None	0.00	0.06	0.47	0.50	0.00	0.07	0.28	0.32
		TOE NAILS	Basic - Windows or All	0.35	0.42	0.62	0.65	0.29	0.38	0.56	0.62
			Hurricane - Windows or All	0.44	0.51	0.66	0.70	0.39	0.48	0.64	0.72
			None	0.35	0.42	0.62	0.66	0.18	0.26	0.44	0.51
		CLIPS	Basic - Windows or All	0.47	0.54	0.68	0.73	0.38	0.48	0.64	0.72
NON - FBC EQUIVALENT	A (6d @ 6" / 12")		Hurricane - Windows or All	0.50	0.57	0.70	0.74	0.44	0.54	0.68	0.76
			None	0.35	0.43	0.62	0.67	0.20	0.28	0.45	0.51
		SINGLE WRAPS	Basic - Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72
			Hurricane - Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76
			None	0.35	0.43	0.62	0.66	0.21	0.28	0.45	0.51
		DOUBLE WRAPS	Basic - Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72
			Hurricane - Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76
			None	0.09	0.14	0.49	0.52	0.09	0.14	0.29	0.33
		TOE NAILS	Basic - Windows or All	0.46	0.51	0.63	0.66	0.44	0.50	0.59	0.64
			Hurricane - Windows or All	0.56	0.61	0.68	0.71	0.55	0.61	0.69	0.74
			None	0.58	0.65	0.68	0.73	0.38	0.44	0.57	0.65
		CLIPS	Basic - Windows or All	0.65	0.70	0.73	0.76	0.63	0.71	0.73	0.79
NON - FBC EQUIVALENT	B (8d @ 6" / 12")		Hurricane - Windows or All	0.66	0.72	0.73	0.77	0.69	0.78	0.76	0.83
			None	0.60	0.68	0.68	0.73	0.48	0.58	0.60	0.71
		SINGLE WRAPS	Basic - Windows or All	0.67	0.73	0.73	0.77	0.67	0.76	0.74	0.81
			Hurricane - Windows or All	0.68	0.73	0.73	0.77	0.70	0.80	0.76	0.83
			None	0.60	0.68	0.68	0.73	0.51	0.63	0.61	0.72
		DOUBLE WRAPS	Basic - Windows or All	0.67	0.73	0.73	0.77	0.68	0.79	0.74	0.82
			Hurricane - Windows or All	0.68	0.74	0.73	0.77	0.71	0.81	0.76	0.83
			None	0.09	0.14	0.49	0.51	0.09	0.14	0.29	0.33
		TOE NAILS	Basic - Windows or All	0.46	0.51	0.63	0.66	0.45	0.51	0.59	0.64
			Hurricane - Windows or All	0.57	0.61	0.68	0.71	0.56	0.61	0.69	0.74
			None	0.59	0.65	0.68	0.73	0.39	0.45	0.57	0.65
		CLIPS	Basic - Windows or All	0.65	0.70	0.73	0.76	0.64	0.71	0.73	0.79
NON - FBC EQUIVALENT	C (8d @ 6" / 6")		Hurricane - Windows or All	0.67	0.72	0.73	0.77	0.71	0.79	0.76	0.83
			None	0.62	0.69	0.68	0.73	0.49	0.60	0.61	0.73
		SINGLE WRAPS	Basic - Windows or All	0.68	0.73	0.73	0.77	0.69	0.78	0.75	0.82
			Hurricane - Windows or All	0.68	0.74	0.73	0.77	0.73	0.81	0.76	0.83
			None	0.62	0.70	0.68	0.73	0.55	0.71	0.61	0.74
		DOUBLE WRAPS	Basic - Windows or All	0.68	0.74	0.73	0.77	0.72	0.81	0.76	0.83
			Hurricane - Windows or All	0.69	0.74	0.73	0.77	0.74	0.83	0.77	0.84
			None	0.11	0.14	0.55	0.56	0.07	0.10	0.33	0.36
		TOE NAILS	Basic - Windows or All	0.47	0.49	0.70	0.71	0.39	0.42	0.63	0.65
			Hurricane - Windows or All	0.57	0.58	0.75	0.76	0.49	0.52	0.73	0.75
			None	0.49	0.50	0.72	0.73	0.28	0.30	0.53	0.54
		CLIPS	Basic - Windows or All	0.60	0.62	0.78	0.78	0.50	0.53	0.73	0.76
FBC EQUIVALENT	A (6d @ 6" / 12")		Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.58	0.78	0.80
			None	0.49	0.50	0.72	0.73	0.30	0.32	0.53	0.55
		SINGLE WRAPS	Basic - Windows or All	0.60	0.62	0.78	0.78	0.51	0.54	0.73	0.76
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
			None	0.49	0.51	0.72	0.73	0.30	0.33	0.53	0.55
		DOUBLE WRAPS	Basic - Windows or All	0.61	0.62	0.78	0.78	0.51	0.54	0.73	0.76
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
			None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37
		TOE NAILS	Basic - Windows or All	0.55	0.57	0.71	0.72	0.51	0.53	0.66	0.67
			Hurricane - Windows or All	0.66	0.67	0.76	0.77	0.63	0.64	0.76	0.78
			None	0.70	0.71	0.78	0.79	0.46	0.48	0.66	0.68
		CLIPS	Basic - Windows or All	0.75	0.76	0.81	0.82	0.71	0.74	0.81	0.83
FBC EQUIVALENT	B (8d @ 6" / 12")		Hurricane - Windows or All	0.77	0.78	0.82	0.83	0.78	0.81	0.84	0.86
			None	0.73	0.74	0.78	0.79	0.58	0.61	0.71	0.74
		SINGLE WRAPS	Basic - Windows or All	0.78	0.79	0.82	0.83	0.76	0.79	0.83	0.85
			Hurricane - Windows or All	0.78	0.80	0.82	0.83	0.80	0.83	0.84	0.86
			None	0.73	0.75	0.78	0.79	0.63	0.67	0.72	0.76
		DOUBLE WRAPS	Basic - Windows or All	0.78	0.80	0.82	0.83	0.78	0.82	0.83	0.86
			Hurricane - Windows or All	0.78	0.80	0.82	0.83	0.80	0.84	0.84	0.86
			None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37
		TOE NAILS	Basic - Windows or All	0.56	0.57	0.71	0.72	0.51	0.54	0.66	0.67
			Hurricane - Windows or All	0.66	0.68	0.76	0.77	0.63	0.65	0.76	0.78
			None	0.70	0.72	0.78	0.79	0.46	0.48	0.66	0.69
		CLIPS	Basic - Windows or All	0.76	0.77	0.81	0.82	0.73	0.74	0.81	0.83
FBC EQUIVALENT	C (8d @ 6" / 6")		Hurricane - Windows or All	0.78	0.78	0.82	0.83	0.80	0.82	0.84	0.86
			None	0.74	0.76	0.78	0.79	0.60	0.63	0.72	0.76
		SINGLE WRAPS	Basic - Windows or All	0.78	0.80	0.82	0.83	0.78	0.81	0.83	0.86
			Hurricane - Windows or All	0.79	0.80	0.82	0.83	0.82	0.84	0.84	0.86
			None	0.74	0.76	0.78	0.79	0.68	0.74	0.73	0.78
		DOUBLE WRAPS	Basic - Windows or All	0.79	0.81	0.82	0.83	0.81	0.84	0.84	0.86
			Hurricane - Windows or All	0.79	0.81	0.82	0.83	0.83	0.86	0.84	0.87
			None					0.82			0.80
		REINFORCED CONCRETE ROOF DECK	Basic - Windows or All					0.84			0.88
			Hurricane - Windows or All					0.84			0.88

APPENDIX C

Territory Codes by County Name

County	Territory
Alachua	192
Baker	292
Bay (1)	601
Bay (2)	721
Bradford	392
Brevard (3)	57
Brevard (4)	64
Broward (5)	361
Broward, Hollywood, & Ft.	35
Broward (6)	37
Calhoun	193
Charlotte (7)	581
Charlotte (8)	711
Citrus (9)	591
Citrus (10)	731
Clay	492
Collier (11)	541
Collier (12)	551
Columbia	293
Dade (13)	31
Dade, Hialeah	33
Dade, Miami	32
Dade, Miami Beach	30
Dade (14)	34
De Soto	712
Dixie (15)	592
Dixie (16)	732
Duval (17)	41
Duval, Jacksonville	39
Duval (18)	40
Escambia (19)	602
Escambia (20)	43
Flagler (21)	531
Flagler (22)	701
Franklin	603
Gadsden	393
Gilchrist	923
Glades	552
Gulf (23)	604
Gulf (24)	722
Hamilton	493
Hardee	713
Hendry	553
Hernando (25)	159
Hernando (26)	733
Highlands	714
Hillsborough (27)	80

County	Territory
Hillsborough, Tampa	47
Holmes	593
Indian River (28)	181
Indian River (29)	561
Jackson	693
Jefferson (30)	605
Jefferson (31)	793
Lafayette	893
Lake	692
Lee (32)	542
Lee (33)	554
Leon	993
Levy (34)	594
Levy (35)	734
Liberty	931
Madison	932
Manatee (36)	582
Manatee (37)	735
Marion	792
Martin (38)	182
Martin (39)	10
Monroe (40)	5
Monroe, Key West	7
Nassau (41)	532
Nassau (42)	892
Okaloosa (43)	606
Okaloosa (44)	723
Okeechobee	555
Orange (45)	90
Orange, Orlando	49
Osceola	511
Palm Beach (46)	362
Palm Beach (47)	38
Pasco (48)	595
Pasco (49)	736
Pinellas, St. Petersburg	46
Pinellas (50)	42
Pinellas (51)	81
Polk	50
Putnam	992
Santa Rosa (56)	607
Santa Rosa (57)	724
Sarasota (58)	583
Sarasota (59)	715
Seminole	512
St. Johns (52)	533
St. Johns (53)	702

County	Territory
St. Lucie (54)	183
St. Lucie (55)	562
Sumter	921
Suwannee	933
Taylor (60)	596
Taylor (61)	737
Union	922
Volusia (62)	62
Volusia (63)	63
Wakulla (64)	608
Wakulla (65)	725
Walton (66)	609
Walton (67)	726
Washington	934

Note: () indicates territory definitions on pages 55 & 56.

Territory Codes by Territory Number

UICNA Territory	County	Territory Description	Citizens Territory
005	Monroe - remainder	All areas except for the City of Key West	90
007	Monroe - Key West	Key West	90
010	Martin - remainder	Remainder of County	
030	Dade - Miami Beach	Miami Beach	22
031	Dade - coastal	All areas E of the West Bank of the ICW except for the City of Miami Beach	22
032	Dade - Miami	Miami	23-27
033	Dade - Hialeah	Hialeah	
034	Dade - remainder	Remainder of County except for the cities of Hialeah, Miami and Miami Beach	22-29
035	Broward - Hlwd & Ft Laud	Hollywood & Fort Lauderdale	46,47
037	Broward remainder	Remainder of County except for the cities of Fort Lauderdale and Hollywood	47,48,
038	Palm Beach - remainder	Remainder of County	96,97
039	Duval - Jacksonville	Jacksonville	
040	Duval - remainder	Rem. of Co except for Jacksonville and areas E of the West Bank of the ICW	
041	Duval - coastal	All areas including Jacksonville situated E of the West Bank of the ICW	41
042	Pinellas - coastal	All areas W of the East Bank of the ICW, incl western portion of Clearwater	42
043	Escambia - remainder	Remainder of County	53,54
046	Pinellas - St Petersburg	St. Petersburg	
047	Hillsborough -Tampa	Tampa	
049	Orange - Orlando	Orlando	
050	Polk	Entire County	
057	Brevard - costal	All areas E of the West Bank of the ICW	60
062	Volusia - coastal	All areas E of the West Bank of the ICW	14
063	Volusia - remainder	Remainder of County	15,16
064	Brevard - remainder	Remainder of County	
080	Hillsborough - Excl Tampa	All areas except for the City of Tampa	
081	Pinellas - remainder	Remainder of County except for the City of St. Petersburg	
090	Orange - remainder	All areas except for the City of Orlando	
159	Hernando - coastal	Towns or communities lying wholly W of U.S. Hwy 19	56
181	Indian River - coastal	All areas E of the West Bank of the ICW	76
182	Martin - coastal	All areas E of the West Bank of the ICW	
183	St. Lucie - coastal	All areas E of the West Bank of the ICW	77
192	Alachua	Entire County	
193	Calhoun	Entire County	
292	Baker	Entire County	
293	Columbia	Entire County	
361	Broward - coastal	All areas E of the West Bank of the ICW	45
362	Palm Beach - coastal	All areas E of the West Bank of the ICW	94,95
392	Bradford	Entire County	
393	Gadsden	Entire County	
492	Clay	Entire County	
493	Hamilton	Entire County	
511	Osceola	Entire County	
512	Seminole	Entire County	
531	Flagler - coastal	All areas E of the West Bank of the ICW	83
532	Nassau - coastal	All areas E of the West Bank of the ICW	69
533	St Johns - coastal	All areas E of the West Bank of the ICW	71
541	Collier - coastal	All areas W of Hwy 41	62
542	Lee - coastal	Beaches and islands west of the mainland, including the town of Punta Rassa	17,18
551	Collier - remainder	Remainder of County	
552	Glades	Entire County	
553	Hendry	Entire County	
554	Lee - remainder	Remainder of County	19,20
555	Okeechobee	Entire County	
561	Indian River - remainder	Remainder of County	
562	St. Lucie - remainder	Remainder of County	
581	Charlotte - coastal	All areas W of Myakka River and Charlotte Harbor	61
582	Manatee - coastal	All beaches and islands W of the mainland	68
583	Sarasota - coastal	Coastal, generally W of E bank of the intercoastal	49,50

UICNA Territory	County	Territory Description	Citizens Territory
591	Citrus - coastal	Towns or communities lying wholly W of U.S. Hwy 19	
592	Dixie - coastal	Towns or communities lying wholly S or W of U.S. Hwy 19	
593	Holmes	Entire County	
594	Levy - coastal	Areas W and N US Hwy 19 S of the intersection of Hwy 19 and SR 336	57
595	Pasco - coastal	Towns or communities lying wholly W of U.S. Hwy 19	88
596	Taylor - coastal	Towns or communities lying wholly S or W of U.S. Hwy 98	
601	Bay - coastal	All areas S of the North Bank of the ICW	59
602	Escambia - coastal	All including southern portion of Pensacola, S of the North Bank of the ICW	52
603	Franklin	Entire County	65
604	Gulf - coastal	All areas S of the North Bank of the ICW	66
605	Jefferson - coastal	All areas S of US Hwy 98 (Fl Hwy 30)	
606	Okaloosa - coastal	All areas S of the North Bank of the ICW	70
607	Santa Rosa - coastal	All areas S of the North Bank of the ICW	92
608	Wakulla - coastal	319 to US Hwy 98 and then along U.S. Hwy 98 to the East county line	58
609	Walton - coastal	All areas S of the North Bank of the ICW	75
692	Lake	Entire County	
693	Jackson	Entire County	
701	Flagler - remainder	Remainder of County	
702	St Johns - remainder	Remainder of County	
711	Charlotte - remainder	Remainder of County	
712	Desoto	Entire County	
713	Hardee	Entire County	
714	Highlands	Entire County	
715	Sarasota - remainder	Remainder of County	51
721	Bay - remainder	Remainder of County	
722	Gulf - remainder	Remainder of County	
723	Okaloosa - remainder	Remainder of County	
724	Santa Rosa - remainder	Remainder of County	92
725	Wakulla - remainder	Remainder of County	
726	Walton - remainder	Remainder of County	
731	Citrus - remainder	Remainder of County	
732	Dixie - remainder	Remainder of County	
733	Hernando - remainder	Remainder of County	
734	Levy - remainder	Remainder of County	
735	Manatee - remainder	Remainder of County	
736	Pasco - remainder	Remainder of County	
737	Taylor - remainder	Remainder of County	
792	Marion	Entire County	
793	Jefferson - remainder	Remainder of County	
892	Nassau - remainder	Remainder of County	
893	Lafayette	Entire County	
921	Sumter	Entire County	
922	Union	Entire County	
923	Gilchrist	Entire County	
931	Liberty	Entire County	
932	Madison	Entire County	
933	Suwannee	Entire County	
934	Washington	Entire County	
992	Putnam	Entire County	
993	Leon	Entire County	

TERRITORY DEFINITIONS

NOTES:

I. **Fort Lauderdale and Hollywood** – All areas excluding eastern portions east of the West Bank of the Intracoastal Waterway.

II. **Jacksonville** – All of Jacksonville except areas east of the West Bank of the Intracoastal Waterway.

When a number is shown after the county, refer to the territory description listed below in numerical order (1 – 67).

- | | |
|--|---|
| <p>(1) All areas south of the North Bank of the Intracoastal Waterway .</p> <p>(2) Remainder of County.</p> <p>(3) All areas east of the West Bank of the Intracoastal Waterway.</p> <p>(4) Remainder of County.</p> <p>(5) All areas including eastern portion of Fort Lauderdale and Hollywood, east of the West Bank of the Intracoastal Waterway.</p> <p>(6) Remainder of County except for the cities of Fort Lauderdale and Hollywood.</p> <p>(7) All areas west of Myakka River and Charlotte Harbor.</p> <p>(8) Remainder of County.</p> <p>(9) Towns of Chassahowitzka, Ozello and Homosassa and any other towns or communities lying wholly west of US Highway No. 19.</p> <p>(10) Remainder of County.</p> <p>(11) All areas west of Highway 41.</p> <p>(12) Remainder of County.</p> <p>(13) All areas east of the West Bank of the Intracoastal Waterway except for the City of Miami Beach.</p> <p>(14) Remainder of County except for the cities of Hialeah, Miami, and Miami Beach.</p> <p>(15) Towns of Horseshoe Beach, Jena, Stewart City, and Suwannee and other town or communities lying wholly south or west of US Highway No. 19.</p> <p>(16) Remainder of County.</p> <p>(17) All areas including Jacksonville situated east of the West Bank of the Intracoastal Waterway.</p> <p>(18) Remainder of County except for Jacksonville and areas east of the West Bank of the Intracoastal Waterway.</p> | <p>(19) All areas including southern portion of Pensacola, south of the North Bank of the Intracoastal Waterway.</p> <p>(20) Remainder of County.</p> <p>(21) All areas east of the West Bank of the Intracoastal Waterway.</p> <p>(22) Remainder of County.</p> <p>(23) All areas south of the North Bank of the Intracoastal Waterway.</p> <p>(24) Remainder of County.</p> <p>(25) Towns of Bayport and Pine Island and any other towns or communities lying wholly west of US Highway No. 19.</p> <p>(26) Remainder of County.</p> <p>(27) All areas except for the City of Tampa.</p> <p>(28) All areas east of the West Bank of the Intracoastal Waterway.</p> <p>(29) Remainder of County.</p> <p>(30) All areas south of US Highway No. 98 (Florida State Highway No. 30).</p> <p>(31) Remainder of County.</p> <p>(32) All beaches and islands lying west of the mainland, including the town of Punta Rasa.</p> <p>(33) Remainder of County.</p> <p>(34) All areas west of that portion of US Highway No. 19 south of the intersection of Highway No. 19 and State Road No. 336, and the towns of Cedar Key, Ellzey, Rosewood, Summer and any other towns or communities lying wholly west of that portion of US Highway No. 19 north of intersection of Highway No. 19 and State Road 336.</p> <p>(35) Remainder of County.</p> <p>(36) Towns of Anna Maria, Bradenton Beach, Cortez, Long Beach and Terra Ceia, including all beaches and islands west of the mainland.</p> |
|--|---|

Territory Definitions (continued)

- | | |
|---|---|
| <p>(37) Remainder of County.</p> <p>(38) All areas east of the West Bank of the Intracoastal Waterway.</p> <p>(39) Remainder of County</p> <p>(40) All areas except for the City of Key West.</p> <p>(41) All areas east of the West Bank of the Intracoastal Waterway.</p> <p>(42) Remainder of County.</p> <p>(43) All areas south of the North Bank of the Intracoastal Waterway.</p> <p>(44) Remainder of County</p> <p>(45) All areas except for the City of Orlando</p> <p>(46) All areas east of the West Bank of the Intracoastal Waterway.</p> <p>(47) Remainder of County.</p> <p>(48) Town of Aripeka and other towns or communities lying wholly west of U.S. Highway No. 19.</p> <p>(49) Remainder of County.</p> <p>(50) All areas west of the East Bank of the Intracoastal Waterway, including western portion of City of Clearwater.</p> <p>(51) Remainder of County except for the City of St. Petersburg.</p> <p>(52) All areas east of the West Bank of the Intracoastal Waterway.</p> <p>(53) Remainder of County.</p> | <p>(54) All area east of the West Bank of the Intracoastal Waterway.</p> <p>(55) Remainder of County.</p> <p>(56) All areas south of the North Bank of the Intracoastal Waterway.</p> <p>(57) Remainder of County.</p> <p>(58) Areas including western portion of City of Sarasota, west of East Bank of Intracoastal Waterway from Northern County line, south to Midnight Pass and southward areas west of Myakka River south to the Southern County line.</p> <p>(59) Remainder of County.</p> <p>(60) Towns of Adams Beach, Fish Creek, Keatons Beach and Steinhatchee, and nay other towns or communities lying wholly south or west of U.S. Highway No. 98.</p> <p>(61) Remainder of County.</p> <p>(62) All areas east of the West Bank of the Intracoastal Waterway.</p> <p>(63) Remainder of County.</p> <p>(64) Towns of Panacea, St. Marks, Spring Creek and Wakulla Beach, and any other towns or communities lying wholly south and east of a boundary line beginning at the West county line extending along U.S. Highway No. 319 to the Intersection with U.S. Highway No.98 and then along U.S. Highway No. 98 to the East county line.</p> <p>(65) Remainder of County.</p> <p>(66) All areas south of the North Bank of the Intracostal Waterway.</p> <p>(67) Remainder of County</p> |
|---|---|

HOMEOWNERS PREMIUM CALCULATION WORKSHEET: HO-3

Insured: _____ Date: _____
 ISO Territory: _____ Construction: _____ Protection: _____ Yr. Built: _____
 Coverage A: \$ _____ Coverage B \$ _____ Coverage C \$ _____ Coverage D \$ _____
 Coverage E & F: \$100,000/\$1,000 \$300,000/\$5,000
 Deductible: \$1,000/2% Hurricane (basic) Other _____

ALL OTHER PERILS BASE PREMIUM COMPUTATION

		Rule	
		303	All Other Perils Base Class Premium: Policy Form/Territory Base Class Premium Table
X		300	Protection/Construction Factor: Protection: <input type="checkbox"/> 1-6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9; Construction: <input type="checkbox"/> Masonry <input type="checkbox"/> Frame
=			Key All Other Perils Premium <i>(do not round)</i>
X		301	Key Factor: Coverage A
=	*		All Other Perils Base Premium

* Round to the nearest whole premium

ADJUSTMENTS TO ALL OTHER PERILS BASE PREMIUM

+		401	No Prior Insurance: All Other Perils Base Premium x 0.10
-	*	402	Superior Construction: <input type="checkbox"/> Masonry Non-Combustible <input type="checkbox"/> Fire Res (All Other Perils Base Premium x 0.15 credit)
+	*	403	Townhouse or Row House: All Other Perils Base Premium x P C Factor: <input type="checkbox"/> 1-8 = 0.10 <input type="checkbox"/> 9 = 0.15
-	*	407	Protective Device Credit: All Other Perils Base Premium x (Burglar Factor ___ + Fire Factor ___ + Sprinkler Factor ___)
+/-		408	Deductible Factor: All Other Perils Base Premium x Deductible Factor
+/-		409	Age of Home – Premium Modifier: All Other Perils Base Premium x Age of Home Factor
			Secondary/Seasonal Residence Surcharge: <input type="checkbox"/> Located in Secured Community - All Other Perils Base Premium x 0.10
+	*	410	<input type="checkbox"/> Not Located in Secured Community - All Other Perils Base Premium x 0.20
=			SUBTOTAL "A"

* Round to the nearest whole premium

WIND BASE PREMIUM COMPUTATION

		303	Wind Base Class Premium: Policy Form/Territory Base Class Premium Table
X		300	Protection/Construction Factor: Protection: <input type="checkbox"/> 1-6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9; Construction: <input type="checkbox"/> Masonry <input type="checkbox"/> Frame
=			Key Wind Premium <i>(do not round)</i>
X		301	Key Factor: Coverage A
=	*		Wind Base Premium

* Round to the nearest whole premium

ADJUSTMENTS TO WIND BASE PREMIUM

-		402	Superior Construction: <input type="checkbox"/> Masonry Non-Combustible <input type="checkbox"/> Fire Res (Wind Base Premium x 0.15 credit)
+		403	Townhouse or Row House: Wind Base Premium x P C Factor: <input type="checkbox"/> 1-8 = 0.10 <input type="checkbox"/> 9 = 0.15
+/-		408	Deductible Factor: Wind Base Premium x Deductible Factor
+/-		409a	Age of Home – Premium Modifier: Wind Base Premium x Year of Construction Factor
			Secondary/Seasonal Residence Surcharge: <input type="checkbox"/> Located in Secured Community - Wind Base Premium x 0.10 <input type="checkbox"/> Not
+	*	410	Located in Secured Community - Wind Base Premium x 0.20
+		411	Building Code Ungraded & Non-Participating Risks: Wind Base Premium x Ungraded Factor (_____)
			SUBTOTAL "B"
+/-	*	411	Building Code Compliance Grading: Subtotal "B" x BCEGS Factor (_____)
-		412	Windstorm Resistive Features of Residential Construction: Subtotal "B" x WPDC
+		411	Adjustment to cap BCEG and Windstorm Resistive Features of Residential Construction Credits at -0.90 Max
=			ADJUSTED SUBTOTAL "B"
=			Base Policy Premium: All Other Perils Base Premium (Subtotal "A") + Wind Base Premium (Adjusted Subtotal "B")

* Round to the nearest whole premium

SECTION I – COVERAGE OPTIONS

+	*		405	Personal Property – Increased Limits: \$2 per \$1,000 (up to 75% of Coverage A)
+	*		406	Personal Property Replacement Cost (HO-3) <input type="checkbox"/> .20 x (All Other Perils Base Premium + Wind Base Premium + Inc. Limits)
+	*		501	Ordinance or Law Increase Limit to 50% <input type="checkbox"/> .05 x (All Other Perils Base Premium + Wind Base Premium + Inc. Limits)
+	*		502	Business Property Increased Limits: \$25 per \$2,500 (up to \$10,000)
+	*		506A	Other Structures – Increased or Decreased Limits: \$4 per \$1,000 (2% up to 70% of Coverage A)
+	*		506B	Other Structures – Rented to Others: \$6 per \$1,000 plus \$38 premium
+	*		507	Loss Assessment Coverage: Limit: <input type="checkbox"/> \$2,000 or <input type="checkbox"/> \$3,000 or <input type="checkbox"/> \$5,000
+	*		508	Scheduled Personal Property: Refer to Rule 509 for rates per class
+	*		509	Personal Property – Special Limits of Liability: Refer to Rule 509 for rates
+	*			Optional Increased Limits - Fungi, Wet or Dry Rot, or Bacteria Coverage
+	*		510	\$25,000/\$50,000/\$50,000 limit = \$80 flat premium \$50,000/\$50,000/\$50,000 limit = \$115 flat premium
+	*		511	Permitted Incidental Occupancies – Section I: \$6 per \$1,000 (up to 50% of Coverage A)
+	*		512	Special Computer Coverage: \$6 per \$1,000 (up to \$20,000)
+	*		513	Refrigerated Personal Property: \$10
+	*		514	Water Back Up & Sump Overflow: \$25
+	*		518	Identity Theft Expense Coverage: \$25
+	*		519	Equipment Breakdown Coverage: \$50
-	*		520	Personal Property Exclusion: 0.04 x Base Policy Premium
+	*		521	Specified Additional Amount of Insurance for Covg A <input type="checkbox"/> 0.08 x (All Other Perils Base Premium + Wind Base Premium)
=	*			SUBTOTAL "C"

* Round to the nearest whole premium

SECTION II – COVERAGE OPTIONS

+	*		511	Permitted Incidental Occupancies – Section II: \$18
+	*		515	Residence Premises – Increased Limits: Cov E & F: <input type="checkbox"/> \$300,000 / \$5,000 = \$30
+	*		516	Animal Liability: <input type="checkbox"/> \$50,000 / \$1,000 = \$50
+	*		517	Golf Cart Physical Damage & Liability: <input type="checkbox"/> \$100,000 / \$1,000 = \$45 <input type="checkbox"/> \$300,000 / \$5,000 = \$62
=	*			SUBTOTAL "D"

= GRAND TOTAL: Sum of Base Policy Premium + "C" + "D"

MANDATORY ADDITIONAL CHARGES

+	*		600A	2006 FIGA RECOUPMENT SURCHARGE (0.08%) Effective 9/15/08 new & renewal business
+	*		600A	2007 FIGA EMERGENCY RECOUPMENT SURCHARGE (0.36%) Effective 9/15/08 new & renewal business
+	*		600A	2007 FIGA RECOUPMENT SURCHARGE (0.95%) Effective 4/1/09 new & renewal business
+	\$ 25		600B	POLICY FEE
+	\$ 2		600C	EMERGENCY MANAGEMENT PREPAREDNESS & ASSISTANCE FEE

= TOTAL POLICY PREMIUM: GRAND TOTAL + MANDATORY ADDITIONAL CHARGES

* Round to the nearest whole premium

HOMEOWNERS PREMIUM CALCULATION WORKSHEET: HO-4

Insured: _____ Date: _____
 ISO Territory: _____ Construction: _____ Protection: _____ Yr. Built: _____
 Coverage A: \$ _____ Coverage B \$ _____ Coverage C \$ _____ Coverage D \$ _____
 Coverage E & F: \$100,000/\$1,000 \$300,000/\$5,000
 Deductible: \$1,000/2% Hurricane (basic) Other _____

ALL OTHER PERILS BASE PREMIUM COMPUTATION

		Rule	
		303	All Other Perils Base Class Premium: Policy Form/Territory Base Class Premium Table
X		300	Protection/Construction Factor: Protection: <input type="checkbox"/> 1-6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9; Construction: <input type="checkbox"/> Masonry <input type="checkbox"/> Frame
=			Key All Other Perils Premium <i>(do not round)</i>
X		302	Key Factor: Coverage C
=	*		All Other Perils Base Premium

* Round to the nearest whole premium

ADJUSTMENTS TO ALL OTHER PERILS BASE PREMIUM

		401	No Prior Insurance: All Other Perils Base Premium x 0.10
+		402	Superior Construction: <input type="checkbox"/> Masonry Non-Combustible <input type="checkbox"/> Fire Res (All Other Perils Base Premium x 0.15 credit)
-	*	407	Protective Device Credit: All Other Perils Base Premium x (Burglar Factor ____ + Fire Factor ____ + Sprinkler Factor ____)
+/-		408	Deductible Factor: All Other Perils Base Premium x Deductible Factor
=			SUBTOTAL "A"

* Round to the nearest whole premium

WIND BASE PREMIUM COMPUTATION

		303	Wind Base Class Premium: Policy Form/Territory Base Class Premium Table
X		300	Protection/Construction Factor: Protection: <input type="checkbox"/> 1-6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9; Construction: <input type="checkbox"/> Masonry <input type="checkbox"/> Frame
=			Key Wind Premium <i>(do not round)</i>
X		302	Key Factor: Coverage C
=	*		Wind Base Premium

* Round to the nearest whole premium

ADJUSTMENTS TO WIND BASE PREMIUM

		402	Superior Construction: <input type="checkbox"/> Masonry Non-Combustible <input type="checkbox"/> Fire Res (Wind Base Premium x 0.15 credit)
+/-		408	Deductible Factor: Wind Base Premium x Deductible Factor
+		411	Building Code Ungraded & Non-Participating Risks: Wind Base Premium x Ungraded Factor (_____)
=			SUBTOTAL "B"
+/-	*	411	Building Code Compliance Grading: Subtotal "B" x BCEGS Factor (_____)
-		412	Windstorm Resistive Features of Residential Construction: Subtotal "B" x WPDC
+		411	Adjustment to cap BCEG and Windstorm Resistive Features of Residential Construction Credits at -0.90 MAX
=			ADJUSTED SUBTOTAL "B"
=			Base Policy Premium: All Other Perils Base Premium (Subtotal "A") + Wind Base Premium (Adjusted Subtotal "B")

* Round to the nearest whole premium

SECTION I – COVERAGE OPTIONS

+	*	406	Personal Property Replacement Cost <input type="checkbox"/> 0.35 x (All Other Perils Base Premium + Wind Base Premium + Increased Limits)
+	*	501	Ordinance or Law Increase Limit to 50% <input type="checkbox"/> 0.05 x (All Other Perils Base Premium + Wind Base Premium + Inc. Limits)
+	*	502	Business Property Increased Limits: \$25 per \$2,500 (up to \$10,000)
+	*	503	Building Additions and Alterations: (Key All Other Perils Premium + Key Wind Premium) x 0.040 per \$1,000
+	*	507	Loss Assessment Coverage: Limit: <input type="checkbox"/> \$2,000 or <input type="checkbox"/> \$3,000 or <input type="checkbox"/> \$5,000
+	*	508	Scheduled Personal Property: Refer to Rule 508 for rates per class
+	*	509	Personal Property – Special Limits of Liability: Refer to Rule 509 for rates
+	*	510	Optional Increased Limits - Fungi, Wet or Dry Rot, or Bacteria Coverage \$25,000/\$50,000/\$50,000 limit = \$80 flat premium \$50,000/\$50,000/\$50,000 limit = \$115 flat premium
+	*	511	Permitted Incidental Occupancies – Section I: \$6 per \$1,000 (up to 50% of Coverage A)
+	*	512	Special Computer Coverage: \$6 per \$1,000 (up to \$20,000)
+	*	513	Refrigerated Personal Property: \$10
+	*	514	Water Back Up & Sump Overflow: \$25
+	*	518	Identity Theft Expense Coverage: \$25
+	*	519	Equipment Breakdown Coverage: \$50
=	*		SUBTOTAL "C"

* Round to the nearest whole premium

SECTION II – COVERAGE OPTIONS

+	*	511	Permitted Incidental Occupancies – Section II: \$18
+	*	515	Residence Premises – Increased Limits: Cov E & F: <input type="checkbox"/> \$300,000 / \$5,000 = \$30
+	*	516	Animal Liability: <input type="checkbox"/> \$50,000 / \$1,000 = \$50
+	*	517	Golf Cart Physical Damage & Liability: <input type="checkbox"/> \$100,000 / \$1,000 = \$45 <input type="checkbox"/> \$300,000 / \$5,000 = \$62
=	*		SUBTOTAL "D"

= **GRAND TOTAL: Sum of Base Policy Premium + "C" + "D"**

MANDATORY ADDITIONAL CHARGES

+	*	600A	2006 FIGA RECOUPMENT SURCHARGE (0.08%) Effective 9/15/08 new & renewal business
+	*	600A	2007 FIGA EMERGENCY RECOUPMENT SURCHARGE (0.36%) Effective 9/15/08 new & renewal business
+	*	600A	2007 FIGA RECOUPMENT SURCHARGE (0.95%) Effective 4/1/09 new & renewal business
+	\$ 25	600B	POLICY FEE
+	\$ 2	600C	EMERGENCY MANAGEMENT PREPAREDNESS & ASSISTANCE FEE

= **TOTAL POLICY PREMIUM: GRAND TOTAL + MANDATORY ADDITIONAL CHARGES**

* Round to the nearest whole premium

HOMEOWNERS PREMIUM CALCULATION WORKSHEET: HO-6

Insured: _____ Date: _____
 ISO Territory: _____ Construction: _____ Protection: _____ Yr. Built: _____
 Coverage A: \$ _____ Coverage B \$ _____ Coverage C \$ _____ Coverage D \$ _____
 Coverage E & F: \$100,000/\$1,000 \$300,000/\$5,000
 Deductible: \$1,000/2% Hurricane (basic) Other _____

ALL OTHER PERILS BASE PREMIUM COMPUTATION

		Rule	
X		303	All Other Perils Base Class Premium: Policy Form/Territory Base Class Premium Table
=		300	Protection/Construction Factor: Protection: <input type="checkbox"/> 1-6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9; Construction: <input type="checkbox"/> Masonry <input type="checkbox"/> Frame
X			Key All Other Perils Premium <i>(do not round)</i>
=		302	Key Factor: Coverage C
	*		All Other Perils Base Premium

* Round to the nearest whole premium

ADJUSTMENTS TO ALL OTHER PERILS BASE PREMIUM

		Rule	
+		401	No Prior Insurance: All Other Perils Base Premium x 0.10
-	*	402	Superior Construction: <input type="checkbox"/> Masonry Non-Combustible <input type="checkbox"/> Fire Res (All Other Perils Base Premium x 0.15 credit)
-	*	407	Protective Device Credit: All Other Perils Base Premium x (Burglar Factor ____ + Fire Factor ____ + Sprinkler Factor ____)
+/-		408	Deductible Factor: All Other Perils Base Premium x Deductible Factor
+/-	*	410	Secondary/Seasonal Residence Surcharge: <input type="checkbox"/> Located in Secured Community - All Other Perils Base Premium x 0.10
=			<input type="checkbox"/> Not Located in Secured Community - Wind Base Premium x 0.20
			SUBTOTAL "A"

* Round to the nearest whole premium

WIND BASE PREMIUM COMPUTATION

		Rule	
X		303	Wind Base Class Premium: Policy Form/Territory Base Class Premium Table
=		300	Protection/Construction Factor: Protection: <input type="checkbox"/> 1-6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9; Construction: <input type="checkbox"/> Masonry <input type="checkbox"/> Frame
X			Key Wind Premium <i>(do not round)</i>
=		302	Key Factor: Coverage C
	*		Wind Base Premium

* Round to the nearest whole premium

ADJUSTMENTS TO WIND BASE PREMIUM

		Rule	
-/+		402	Superior Construction: <input type="checkbox"/> Masonry Non-Combustible <input type="checkbox"/> Fire Res (Wind Base Premium x 0.15 credit)
+/-		408	Deductible Factor: Wind Base Premium x Deductible Factor
+/-	*	410	Secondary/Seasonal Residence Surcharge: <input type="checkbox"/> Located in Secured Community - Wind Base Premium x 0.10 <input type="checkbox"/> Not Located in Secured Community - Wind Base Premium x 0.20
+	*	411	Building Code Ungraded & Non-Participating Risks: Wind Base Premium x Ungraded Factor (_____)
=			SUBTOTAL "B"
+/-		411	Building Code Compliance Grading: Subtotal "B" x BCEGS Factor (_____)
-		412	Windstorm Resistive Features of Residential Construction: Subtotal "B" x WPDC
+		411	Adjustment to cap BCEG and Windstorm Resistive Features of Residential Construction Credits at -0.90 MAX
=			ADJUSTED SUBTOTAL "B"

= **Base Policy Premium:** All Other Perils Base Premium (Subtotal "A") + Wind Base Premium (Subtotal "B")

* Round to the nearest whole premium

SECTION I – COVERAGE OPTIONS

+			406	Personal Property Replacement Cost <input type="checkbox"/> 0.35 x (All Other Perils Base Premium + Wind Base Premium + Increased Limits)
+			501	Ordinance or Law Increase Limit to 50% <input type="checkbox"/> 0.05 x (All Other Perils Base Premium + Wind Base Premium + Inc. Limits)
+			502	Business Property Increased Limits: \$25 per \$2,500 (up to \$10,000)
+			504	Unit-Owners Coverage A – Increased & Special Limits: Increased -HO-6 Key Factor x HO-6 Wind & All Other Perils Key Premium (per \$1,000); Special-\$2 per \$1,000 basic plus \$1 per \$1,000 Coverage "A"
+			505	Unit Owners Rental to Others: Coverage "C" All Other Perils and Wind Base Premiums x .25
+			507	Loss Assessment Coverage: Limit: <input type="checkbox"/> \$2,000 or <input type="checkbox"/> \$3,000 or <input type="checkbox"/> \$5,000
+			508	Scheduled Personal Property: Refer to Rule 508 for rates per class
+			509	Personal Property – Special Limits of Liability: Refer to Rule 509 for rates
+				Optional Increased Limits - Fungi, Wet or Dry Rot, or Bacteria Coverage
+			510	\$25,000/\$50,000/\$50,000 limit = \$80 flat premium \$50,000/\$50,000/\$50,000 limit = \$115 flat premium
+			511	Permitted Incidental Occupancies – Section I: \$6 per \$1,000 (up to 50% of Coverage A)
+			512	Special Computer Coverage: \$6 per \$1,000 (up to \$20,000)
+			513	Refrigerated Personal Property: \$10
+			514	Water Back Up & Sump Overflow: \$25
+			518	Identity Theft Expense Coverage: \$25
+			519	Equipment Breakdown Coverage: \$50
=				SUBTOTAL "C"

* Round to the nearest whole premium

SECTION II – COVERAGE OPTIONS

+			511	Permitted Incidental Occupancies – Section II: \$18
+			515	Residence Premises – Increased Limits: Cov E & F: <input type="checkbox"/> \$300,000 / \$5,000 = \$30
+			516	Animal Liability: <input type="checkbox"/> \$50,000 / \$1,000 = \$50
+			517	Golf Cart Physical Damage & Liability: <input type="checkbox"/> \$100,000 / \$1,000 = \$45 <input type="checkbox"/> \$300,000 / \$5,000 = \$62
=				SUBTOTAL "D"

= **GRAND TOTAL: Sum of Base Policy Premium + "C" + "D"**

MANDATORY ADDITIONAL CHARGES

+			600A	2006 FIGA RECOUPMENT SURCHARGE (0.08%) Effective 9/15/08 new & renewal business
+			600A	2007 FIGA EMERGENCY RECOUPMENT SURCHARGE (0.36%) Effective 9/15/08 new & renewal business
+			600A	2007 FIGA RECOUPMENT SURCHARGE (0.95%) Effective 4/1/09 new & renewal business
+	\$ 25		600B	POLICY FEE
+	\$ 2		600C	EMERGENCY MANAGEMENT PREPAREDNESS & ASSISTANCE FEE

= **TOTAL POLICY PREMIUM: GRAND TOTAL + MANDATORY ADDITIONAL CHARGES**

* Round to the nearest whole premium