



UNIVERSAL

TM

Florida Rental Dwelling Fire Program Manual

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Universal Insurance Company of North America

www.universalthnorthamerica.com



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Forms and Endorsements

Form Number	Mandatory Form	Form Name	Rule Number	Page Number
UI SupApp	X (nb)	Supplement to Application		
UI DPJ	X (nb)	Dwelling Insurance Policy Jacket		
DP 00 03	X	Dwelling Property – Special Form		
UI 01 09	X	Special Provisions – Florida	115	GR 6
DP 17 67	X (if condo)	Condominium Unit-Owners Coverage	115	GR 6
UI 201	X	Coverage Limitation Endorsement	115	GR 6
UICNA 04 51	X (if wind incl.)	Calendar Year Hurricane Deductible	115	GR 6
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DL 24 11	X	Premises Liability Endorsement	PL GR	PL 3
DL 25 09	X	Special Provisions Endorsement	PL 4	PL 3
DL 24 16	X	No Coverage for Home Day Care Business (mandatory with Liability Coverage)	PL 4	PL 3
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UI DP XW	X	Rejection of Windstorm Coverage	115	GR 7
UI CGCC	X	Catastrophic Ground Cover Coverage	115	GR 7

DWELLING POLICY PROGRAM MANUAL

100. GENERAL RULES

The Dwelling Policy Program provides property and related coverages using the forms and endorsements referred to in this manual.

The rates, rules, forms and endorsements of Universal Insurance Company of North America (UICNA) shall apply in all cases provided for in this manual.

We will not provide coverage for a dwelling that is also covered by another insurance policy.

This program does not apply to Farm Property.

101. PRODUCER APPOINTMENTS

This Program is available only through agents holding an appointment with UICNA.

102. FORMS, COVERAGES AND LIMITS OF LIABILITY

A. Forms

UICNA only provides Dwelling fire coverage based on the ISO DP 00 03 SPECIAL FORM within the following coverage parameters.

B. Coverages

Form DP 00 03 provides the following Coverages. These Coverages are written as separate items in the policy:

- Coverage A – Dwelling
- Coverage B – Other Structures
- Coverage C – Personal Property
- Coverage D – Fair Rental Value (may not be increased)
- Coverage E – Additional Living Expense – NOT OFFERED IN THE UICNA PROGRAM

C. Limits of Liability

Refer to the rate pages at the end of this section.

Coverage "A" amounts from **\$125,000** (\$100,000 for existing renewals) up to **\$350,000** for dwellings built **prior to 2002** OR **\$500,000** for dwellings built in **2002 and newer** may be written without prior written approval of UICNA. Unless the dwelling is a condominium, then the eligible Coverage "A" is from \$30,000 to \$300,000.

103. DESCRIPTION OF COVERAGES

The following is a general description of the coverage provided by the individual Dwelling Policy Forms. The policy form and any attachments should be consulted for exact conditions.

PERILS INSURED AGAINST	DP 00 03 SPECIAL FORM
Fire or Lightning, Internal Explosion	Yes
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption	Yes
Vandalism or Malicious Mischief	Yes
Damage By Burglars, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge of Water or Steam, or Hot Water Heating System, Freezing, Sudden Damage from Artificial Electric Currents	Yes
Additional Risks with Certain Exceptions (Special Coverage)	Yes Cov. A & B only

104. ELIGIBILITY

A Dwelling Policy may be issued to provide insurance for:

- A. Coverage A – on a RENTAL dwelling building:
 - 1. Used solely for residential purposes with no more than two (2) additional unrelated roomers or boarders permitted within one dwelling unit;
 - 2. Containing not more than four (4) dwelling units; and
 - 3. Which may be in a townhouse or rowhouse structure of not more than four (4) units within a firewall or fire division.
- B. Coverage B:

At the same location as the dwelling eligible for insurance under Coverage A and not used for business purposes.

Note: If the dwelling and other structure(s) are separately rented to different tenants, separate policies are required for each structure.
- C. Coverage C in:
 - 1. A dwelling eligible under Coverage A; or
 - 2. A dwelling with up to four (4) rental apartments including furnishings, equipment and/or appliances in halls or utility rooms; or
- D. Coverage D for the loss of the fair rental value of:
 - 1. A building eligible for insurance under Coverages A, B or C.
- E. Coverage E additional living expense – COVERAGE NOT PROVIDED IN THIS PROGRAM

105. CONSTRUCTION DEFINITIONS

- A. Frame – Exterior wall of wood or other combustible construction, including wood ironclad, stuccoes on wood, or plaster on combustible supports.
Aluminum, Vinyl, Concrete (Hardi Plank), Plastic, or Plaster siding over frame.
- B. Masonry Veneer – Exterior walls of combustible construction veneered with brick or stone (rated as Masonry).
- C. Masonry – Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and above grade floors and roof of combustible materials.
- 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, 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.
- E. 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.

106. PROTECTION CLASSIFICATION CODES/DEFINITIONS

The class listing in the Public Protection Classification manual applies to risks insured under the Dwelling Policies.

- A. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (e.g. 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)

107. 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 that are separated by space shall be considered separate buildings.
- C. Buildings or sections of buildings which are separated by:
A 6-inch reinforced concrete or an 8-inch masonry party wall which pierces or rises to the underside of the of the roof and which pierces or extends to the inner-side 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.

108. APPLICATIONS FOR INSURANCE

Application for a Dwelling Policy

- A. All business must be submitted via:

UICNA "Internet Dwelling Application"
- B. Application Submission Procedures
The Internet Dwelling 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 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 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 dwelling 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.

109. 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 Universal and Supplemental applications.
- B. Applicants who have sustained any losses 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.
- C. Windstorm Mitigation Affidavits, Shutter Certificates, and/or other documents.
- D. Copy of current burglar/fire alarm system certificate and monitoring receipt if any alarm credits is to be applied.
- E. Copy of current sprinkler system certificate if any sprinkler credits applies.
- F. Copy of a policy declarations page with no more than 45 day lapse in coverage or closing statement to avoid no prior insurance surcharge.
- G. Copy of trust documents for a property titled to a Living Trust.

110. 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 endorsements in effect at renewal effective date.
- C. The minimum written premium 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 item 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.

111. 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** – 50% 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 50% of the premium due **180** days after the inception of the policy.
- 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.
- 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.

112. CHANGES, CANCELLATIONS AND RENEWALS

- 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 pro-rata 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 is cancelled, 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 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.

Note: UICNA shall void a policy 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 more than 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.
 - 6) Cancellation date effective on or after December 1 and before June 1.
 - 7) Cancellation date effective on or after June 1 and before December 1; or we will notify you by June 1, whichever is earlier.
 3. Policies insured by us or our affiliate for a period of at least five (5) consecutive years will be given one hundred and eighty (180) days written notice prior to the effective date of the cancellation.
 4. A policy 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.
 5. The insurer shall give the Named Insured written notice of non-renewal, cancellation, or termination at least ninety (90) days prior to the effective date of the non-renewal pursuant to Section 627.4133, Florida Statutes.
- G. Renewal offers will be made at least forty-five (45) days prior to the end of successive policy periods.

113. 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 written premiums.

114. TRANSFER OR ASSIGNMENT

No transfer or assignment of the coverages offered under the policy may be made without contacting the Company and receiving a written approval to do so.

115. MANDATORY ENDORSEMENTS

The following endorsements are special provisions forms, which must be attached to all policies.

They change the basic policy form as follows:

A. Special Provisions – Florida – UI 01 09

The form revises the policy to include sinkhole coverage and to conform to other Florida specific laws and requirements.

B. Condominium Unit-Owners Coverage – DP 17 67 (use only if dwelling is a condominium)

The form modifies the policy to include coverage for items specific to condominium dwellings.

C. Coverage Limitation Endorsement – UI 201

The form excludes liability for damages caused by any animal owned by, or in the care, custody or control of, the named insured; excludes liability arising out of any assault and/or battery committed by any insured or any employee or agent of any insured; excludes coverage for claims of punitive or exemplary damages; excludes coverage for business property carried or held as samples or for sale, or for delivery after sale, and while away from the described premises; excludes liability caused by bodily injury while on the insured premises because a business or professional services are conducted there; clarifies the insured duties after a loss; excludes coverage for specific unusual or excessive liability hazards.

D. Calendar Year Hurricane Deductible – UICNA 04 51 (use only if policy includes wind coverage)

The form defines "hurricane" and specifies how the hurricane deductible applies under the Loss Settlement provision of the policy.

E. Existing Damage Exclusion – UI 203

The form excludes liability for all pre-existing damages and related damages caused there from.

F. Limited Fungi, Wet or Dry Rot, Or Bacteria Coverage – UI 204

The form provides basic, limited amounts of insurance for fungi, wet or dry rot, or bacteria coverage.

G. Citizens Property Insurance Corporation Policy Perils Exclusion – UI 205

The form indicates that the Dwelling policy does not provide coverage for any peril for which coverage is available for purchase under a Wind Only Policy offered by CPIC.

H. Non-Structural Hail Loss Limitation / Windstorm and Hail Certain Structures Exclusion – UI 206

The form limits our liability for damages caused to the exterior surface of a home or other structure that does not cause structural damage. In addition, the form excludes loss from windstorm and hail to certain structures such as seawall, greenhouses, docks and piers.

I. Deductibles Options Notice – UI DO

This form provides information on the various deductible options available under the UINCA dwelling program.

J. Ordinance or Law Coverage - UI 208

The form provides additional coverage up to 25% over the Coverage A limit for any ordinance or law that regulates the construction, repair or demolition of a covered property due to a loss sustained by a covered peril.

K. Windstorm or Hail Exclusion – DP 04 37 (if wind excluded)

The form excludes liability for damages caused by windstorm or hail.

L. Windstorm Exterior Paint or Waterproofing Exclusion – DP 04 61

Mandatory in territories: 005, 007, 010, 030, 031, 032, 033, 034, 035, 037, 038, 181, 182, 183, 361, and 362.

The form excludes damage from windstorm or hail to all paint or waterproofing material applied to the exterior of any building or structure. This endorsement is mandatory in Florida Coastal Counties.

M. Condominium Association as Additional Named Insured and Loss Payee For Reconstruction Under Section I- Property Coverages – UI 152

Mandatory on dwelling fire policies with form DP 17 67 Condominium Unit-Owners Coverage attached. This form adds the condominium association of a dwelling fire condo unit-owner policyholder as an additional named insured on the dwelling fire policy.

N. Rejection of Windstorm Coverage – UI DP XW

This form is mandatory on all ex-wind policies.

O. Catastrophic Ground Cover Coverage – UI CGCC

Mandatory on all dwelling fire policies. Provides catastrophic ground cover collapse coverage.

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 100% replacement cost to satisfy mortgage-lending requirements (Refer to Florida Statute 626.9551 and F.A.C. Rule 690-167.009).

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

Dwelling Policy – Special Form (DP-3)

Provides for replacement cost coverage on structures and actual cash value on personal property when purchased.

B. Liability Including Medical Payments (See Premises Liability Supplement to this manual)

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 \$3,000 per person.
3. Loss Assessment Coverage is available

Available combinations are \$100,000 liability with \$1,000 or \$3,000 medical payments or \$300,000 liability with \$1,000 or \$3,000 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.
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: Condominium Unit Owners or 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. RISKS INELIGIBLE FOR COVERAGE

The UICNA Dwelling Program is offered to provide the most affordable coverage. To accomplish this result, we have developed guidelines to help identify the type of property we are unable to write in this program. Unless otherwise noted, requirements apply to both new and renewal business.

Risks that DO NOT QUALIFY for this program are as follows:

A. Type of Property:

1. Property with coverage "A" limit less than **\$125,000** (\$100,000 for existing renewals) or greater than **\$350,000** for dwellings built **prior to 2002 OR \$500,000** for dwellings built in **2002 and newer** (Risks outside these value ranges are subject to underwriting approval). Unless property is a Condominium, then units insured for less than \$30,000 or greater than \$300,000 are ineligible.
2. Insured at less than 100% Replacement Cost.
3. Properties with Replacement Cost exceeding 1½ times the market value, excluding land values.
4. Homes in poor condition and/or homes that are poorly maintained.
5. Properties with existing damage and not having definitive proof of intent to repair.
6. Any dwelling built on stilts, pilings or having open foundations.
7. Any dwelling or structure built partially or entirely over water (piers and docks are not ineligible).
8. Farm buildings or structures, whether the dwelling or other structures.
9. Mobile homes, modular homes, pre-fabricated or kit homes.
10. Townhouses or row houses that do not have solid masonry firewalls extending above the roofline separating the units to no more than 4 per firewall.
11. Heating and Electrical
 - a. 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).
 - b. **Exception:** Permanent and factory or professionally installed, central gas fireplaces.
 - c. Properties with any "knob & tube" wiring in use or potentially hazardous electrical condition.
 - d. Properties equipped with electrical service less than sixty (60) amps.
12. Applicants who have ever been canceled or non-renewed for material misrepresentation or insurance fraud or convicted of arson.
13. Risks with buried oil tanks on the premises
14. Risks with any unusual or excessive liability exposure*, including but not limited to:
 - a. Risks with empty in-ground swimming pools.
 - b. Risks that have a swimming pool with diving board and/or slide.
 - c. A residence with an improperly maintained or unprotected water source(s) such as pools, spas, and/or ponds or unfenced (gated with 4 ft. height) yards with pools.
 - d. Risks with trampolines.
 - e. Risks with vicious or exotic animals or any animals with a history of attack or biting.
 - f. Risks with All Terrain Vehicles (ATV's).
 - g. Risks with any livestock or saddle animal exposure.
 - h. Risks with skateboard or bicycle ramps.

* May be written without liability coverage.
15. Dwellings with unapproved roof type, including flat roofs (less than 1/12 pitch), tin, aluminum, sod, wood shake or shingle roofs, rolled tar paper, clay tiles, asbestos shingles and wood overlaid with composition shingles.
16. Dwellings of unconventional design or construction including log homes, metal homes and dome homes.

B. Applicant/Risk Characteristics

1. Risks (properties) with more than two (2) mortgages.
2. Dwellings in excess of 20 years old (new business only), unless documentation is received indicating that the roof, plumbing, HVAC, & electrical systems have been updated within the last 10 years and the home has opening protection (ALL) in accordance with current Florida Building Code standards. Acceptable documentation shall include a 4 point inspection, photographs of the dwelling and a certified wind mitigation affidavit (OIR BI-1802). (Such risks must be submitted unbound).

C. Location of Property

1. Residence subject to brush or forest fire.
2. Risk with any prior or current sinkhole activity on the premises whether or not it resulted in a loss to the dwelling.
3. Risks under a tornado, tropical storm, or hurricane watch or warning.
4. 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.
5. Risks located in Protection class 10.
6. Risk located in protection class 9 without prior underwriting approval.
7. Risk located in the windpool areas unless written ex-wind.

*Special exceptions for Rental Condominiums:

- a.) Condominium risks located North of and including Pasco County on the West Coast and Volusia County on the East Coast may be written with wind in the windpool if:
 - 1) Masonry construction or better;
 - 2) 1995 and newer
 - 3) 4th floor and higher
 - b.) Condominium risks located South of Pasco County on the West Coast and Volusia County on the East Coast may be written with wind in the windpool if:
 - 1) Superior construction
 - 2) 1995 and newer
 - 3) 4th floor and higher
8. Risks located on more than 1 acre or on a farm.
 9. Risks located on commercial premises.

D. Occupancies

1. Owner-occupied as primary residence.
2. Secondary or seasonal residences.
3. Dwellings with a contractual rental period of less than 10 consecutive months.
4. Dwellings rented in whole or in part as fraternity or sorority houses.
5. Vacant dwellings are only eligible with the application of the "vacancy surcharge". Note that for vacant properties
 - a. Contents coverage is not available
 - b. Liability coverage is not available
 - c. The DP-3 policy form excludes coverage for Theft or V&MM.
6. One family dwelling with more than two (2) roomers or boarders.
7. Any dwelling used for any commercial purposes.
8. Any dwelling under construction or undergoing extensive renovation.

E. Loss History

1. Risks with two (2) or more claims in the past 36 months immediately preceding the policy effective date, excluding acts of God.
2. Risks with any prior personal liability claims.
3. Dwellings that have had a property or contents loss resulting from fire within the past three (3) years that have not installed proper alarm systems
4. Dwellings that have had a property or contents loss within the past three (3) years and have not had damage repaired.
5. Risks with any prior or current sinkhole activity on the premises whether or not it resulted in a loss to the dwelling. In accordance with Section 627.707(2) F.S. we will not non-renew any existing UICNA rental dwelling policy on the basis of filing claims for partial loss caused by sinkhole damage or clay shrinkage as long as the total of such payments does not exceed the current policy limits of coverage for property damage and provided that the insured has repaired the structure in accordance with the engineering recommendations upon which any payment or policy proceeds were based.

It is understood that any exceptions to the above guidelines must be approved by the UICNA. The risk is not to be bound.

300. RATING SECTION

301. FIRE BASE PREMIUM COMPUTATION

- A. To compute the FIRE BASE PREMIUM, use the Key Premiums and Key Factors that are displayed in the rate pages. Round to the nearest whole dollar. Develop separate FIRE BASE PREMIUMS on buildings and/or contents.
- B. Adjustments to the FIRE BASE PREMIUM are made for Deductibles, Protective Device Credit, Superior Construction, Townhouse/Rowhouse, Age of Dwelling, and No Prior Insurance.

302. E.C. BASE PREMIUM COMPUTATION

- A. To compute the E.C. BASE PREMIUM, multiply the Key Premiums, Key Factors and Construction Relativity Factor that are displayed in the rate pages. When applicable, the Wind Exclusion Credit is subtracted from the E.C. Base Subtotal. Round to the nearest whole dollar to determine the E.C. BASE PREMIUM. Develop separate E.C. BASE PREMIUMS on buildings and/or contents.
- B. Adjustments to the E.C. BASE PREMIUM are made for Deductibles, BCEG, WLM Features, Superior Construction, Townhouse/Rowhouse, Age of Dwelling, and No Prior Insurance.

303. WIND EXCLUSION CREDIT

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 (see Rule 204.C.7 for exceptions).

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, (use form **UI DP XW**) 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.

The Wind Exclusion Credit is equal to the E.C. BASE SUBTOTAL x Wind Percentage.

Use Endorsement **DP 04 37** – Windstorm or Hail Exclusion

304. DEDUCTIBLES

All policies are subject to a deductible that applies to all covered losses.

- A. The Base Policy Deductibles are:

All Other Perils = \$1,000

Hurricane Deductible = 2% (minimum \$500)

Note: Building deductible and Contents deductible chosen must be consistent.

B. Optional Deductibles and their relativities are as follows:

Apply the following factors to the **FIRE BASE PREMIUM** (*wind included or excluded*):

AOP Deductible	Dwelling & Contents Factor
\$500	+0.02
\$2500	- 0.07

Apply the following factors to the **E.C. BASE PREMIUM** (*wind included*):

AOP/Hurricane Deductible	Dwelling Factor	Contents Factor
\$500/\$500	+0.25	+0.09
\$1000/\$500	+0.16	+0.01
\$500/2%	+0.06	+0.07
\$2500/2%	- 0.12	- 0.10
\$500/5%	- 0.14	- 0.03
\$1000/5%	- 0.20	- 0.10
\$2500/5%	- 0.32	- 0.10
\$500/10%	- 0.20	- 0.03
\$1000/10%	- 0.26	- 0.16
\$2500/10%	- 0.38	- 0.18

Apply the following factors to the **E.C. BASE PREMIUM** (*wind excluded*):

AOP Deductible	Dwelling & Contents Factor
\$500	+0.19
\$2500	- 0.36

Note: For risks with dwelling limits of at least \$100,000 but less than \$250,000 and that contain up to a 2 percent hurricane or wind deductible, we will not non renew for reasons of reducing hurricane loss for one or more renewal periods, pursuant to Section 627.701, Florida Statutes.

305. BUILDING CODE EFFECTIVENESS GRADING

A. General Information

1. The Building Code Effectiveness Grading Schedule 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 which cover the perils of Windstorm or Hail are eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.
2. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to 1 and 2 family dwelling 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. The Community Mitigation Classification Manual will indicate the application of each grade.
3. The Building Code Effectiveness Grades for a community, and their effective dates, are provided in the Community Mitigation Classification Manual published by the Insurance Services Office, Inc.
4. The premium credit or surcharge does not apply when the peril of Windstorm or Hail is excluded from the policy.

B. Community Grading

1. The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dated in the year of the effective date of the community grading or later. A rating factor is provided for each community grade. 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 regarded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company must be used.
4. 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.
5. The Building Code Effectiveness Grade applies to Windstorm/Hail. Specific information is provided in the Community Mitigation Classification Manual. If the grade in the manual does not apply to Windstorm/Hail, the factor should not be applied.
6. Communities that decline to participate in the Building Code Effectiveness Grading Program will be identified in the Community Mitigation Classification Manual as not participating. Buildings in these communities will receive a premium surcharge, unless they qualify for individual grading under C. below. This surcharge will only apply to building that has an original certificate of occupancy dated in or after the year of the effective date of the community evaluation that identifies the community as not participating.

C. Individual Grading

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.

1. Any building may be classified as Grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional, 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 or hail hazard. This classification is effective only from the date of the certification.
2. Any building may be classified as Grade 1 for Earthquake upon certification by a registered or licensed design professional, based on an on-site inspection, that such building is in compliance with the earthquake hazard mitigation elements of one of the three nationally recognized building codes. This classification is effective only from the date of the certification.

D. Ungraded and Non-Participating Risks

Buildings, which do not meet the criteria in B. or C. above for Grade assignment, are rated and coded as upgraded or non-participating risks. Do not classify as Grade 10. Non-participating risks are surcharged by a factor of 0.01.

E. Premium Credit Computation

Community Grading and Individual Grading

1. For graded and un-graded buildings, and for personal property inside such buildings,
 - (a) Multiply the **Subtotal "B"** by the appropriate Wind Percentage by the applicable factor from the BCEG Table below.
 - (b) For risks identified as Non-Participating, calculate the premium surcharge for the building, and for personal property inside such building, by multiplying **E.C. Base Subtotal** by the appropriate Wind Percentage by a factor of 0.01.
2. For a risk that is eligible for a premium credit under Rule 306 – Windstorm Resistive Features of Residential Construction, the combined credit factors from Rule 305 – Building Code Effectiveness Grading and Rule 306 may not exceed 90% of the wind portion of Subtotal "B".

F. The premium credit or surcharge does not apply when the peril of Windstorm or Hail is excluded from the policy.

G. Credit/Debit Factor Table

Territory Groups

<u>Territory Group 1</u> 005, 007, 030, 031, 361, 362	<u>Territory Group 5</u> 040
<u>Territory Group 2</u> 010, 032, 033, 034, 035, 037, 038, 042 057, 062, 063, 064, 159, 181, 182, 183 531, 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	<u>Territory Group 6</u> 039, 050, 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
<u>Territory Group 3</u> 041, 046, 554, 701, 702, 711, 712, 713 714, 715, 721, 722, 723, 724, 725, 726 731, 732, 733, 734, 735, 736, 737	<u>Territory Group 7</u> 049
<u>Territory Group 4</u> 043, 047, 080, 081	

Grade	Dwelling										Ungraded	Non Participating
	1	2	3	4	5	6	7	8	9	10		
Community Grade Code	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(99)	(98)
Individual Grade Code	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)		
Territory Group	Credit										Debit	
1	.098	.098	.098	.060	.060	.060	.060	.023	.023	0	0	.01
2	.090	.090	.090	.053	.053	.053	.053	.015	.015	0	0	.01
3	.083	.083	.083	.045	.045	.045	.045	.015	.015	0	0	.01
4	.068	.068	.068	.038	.038	.038	.038	.015	.015	0	0	.01
5	.045	.045	.045	.023	.023	.023	.023	.008	.008	0	0	.01
6	.030	.030	.030	.015	.015	.015	.015	.008	.008	0	0	.01
7	.023	.023	.023	.015	.015	.015	.015	.008	.008	0	0	.008

306. 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 **Rule 405** 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 **OIR-B1-1802 Uniform Mitigation Verification Inspection Form**. 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 **Rule 405**.

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).

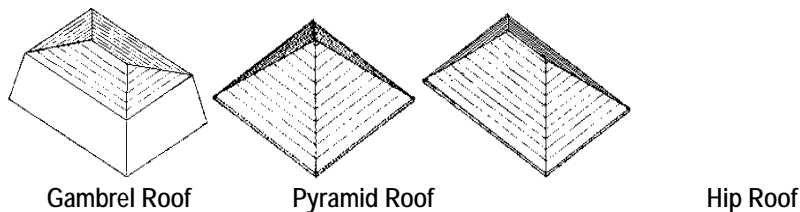
g. Roof Shape:

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.

307. PROTECTIVE DEVICE CREDITS

Documentation of active systems is required for discount the discounts offered in this section.

A. Fire Alarm

1. A credit factor applies to the FIRE BASE PREMIUM if an approved and properly maintained functional Central Station Reporting Fire Alarm in the dwelling may be recognized for a reduced premium.

Dwelling Policy = .06

2. Local Fire Alarm

Dwelling Policy = .05

B. Automatic Sprinklers

1. **Class A:** A credit factor applies to the FIRE BASE PREMIUM for all functioning automatic sprinkler systems professionally installed in accordance with nationally accepted fire sprinkler design standards. The automatic sprinklers must be in all areas except attics, bathrooms, closets and attached structure areas.

Dwelling Policy = .07

2. **Class B:** A credit factor applies to the FIRE BASE PREMIUM for functioning automatic sprinkler systems professionally installed in accordance with nationally accepted fire sprinkler design standards. The automatic sprinklers must be in all areas including attics, bathrooms, closets and attached structure areas.

Dwelling Policy = .15

Use Endorsement **DP 04 70** – Premises Alarm or Fire Protection System

308. SUPERIOR CONSTRUCTION

A. Refer to **Rule 105** - Construction Definition for details.

B. For EC rating purposes, a dwelling classified as:

1. Fire Resistive is considered Wind Resistive.
2. Masonry Non-Combustible is considered Semi-Wind Resistive.

C. Premium:

1. Multiply the Masonry BASE PREMIUMS by the appropriate factor noted below:

Construction Type	Fire	EC, Special Form
Fire Resistive & Masonry	0.50	.625
Non-Combustible	0.50	1.00

2. **Exception** for Dwellings constructed before 1/1/2002 without a Pre-FBC 2001 Mitigation Verification Form. Multiply the Masonry BASE PREMIUMS by the appropriate factor noted below:

Construction Type	Fire	EC, Special Form
Fire Resistive & Masonry	0.50	.50
Non-Combustible	0.50	1.00

309. TOWNHOUSE OR ROW HOUSE

Determine the total number of individual family units within a Fire Division. For example, a two (2) –family dwelling attached to a one (1) –family dwelling is considered three (3) individual family units within a fire Division if both dwellings are not separated by a firewall. Two attached two (2) – family dwellings are considered four (4) individual family units within a Fire Division if they are not separated by firewalls.

A policy may be issued for:

1. When a dwelling contains 1, 2, 3 or 4 individual family units within a Fire Division.
2. Premium Determination

Multiply the FIRE & E.C. BASE PREMIUMS by the factor below, based on the:

Number of Units	Protection Class	
	1-8	9-10*
1-2	.00	.00
3-4	.10	.15

*When otherwise eligible for coverage

310. AGE OF DWELLING

The following adjustment applies to properties to account for the year of construction. The age of a dwelling is calculated by subtracting the year the building was first built and occupied from the current year. The premium adjustment is computed by multiplying the FIRE & E.C. BASE PREMIUMS by the following factor:

AGE	FACTOR	AGE	FACTOR
0	-0.20	6	-0.08
1	-0.18	7	-0.06
2	-0.16	8	-0.04
3	-0.14	9	-0.02
4	-0.12	10 – 15	0.00
5	-0.10	16+	Add 0.01 Surcharge for each year (i.e. 20 year old dwelling factor = 0.05)

311. NO PRIOR INSURANCE

All applicants not providing proof of prior insurance shall be subject to a 10% surcharge applied to the FIRE & E.C. BASE PREMIUMS. 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.

312. LOSS ASSESSMENT PROPERTY COVERAGE

A. Coverage for property loss assessment, for which the insured may be liable, is not included in the forms. Coverage is available for an additional premium for all insured perils.

B. Premium:

The following rates per \$1,000 apply to all occupancies, territories, construction and protection classifications, unless otherwise specified: A Maximum Limit of \$5,000 is available

Policy Form / Covered Perils	Rates (per \$1,000)
Fire:	
Protection Class 1-8	\$ 2.67
Protection Class 9 & 10	\$ 4.78

Use Endorsement **UI 06 64** – Loss Assessment Property Coverage (Unit-Owners)

313. WATER BACK UP AND SUMP OVERFLOW

Optional coverage for direct physical loss by back up of sewers or drains may be purchased. This coverage is subject to a deductible of \$250.

Premium per location \$86

Use Endorsement **DP 04 95** – Water Back Up and Sump Overflow

314. COVERAGE B – OTHER STRUCTURES

A. Coverage for other structures described as covered under Coverage B is automatically provided up to 10% of the Coverage A limit.

Under policy form, DP3 this limit is additional insurance.

B. The Base Policy coverage of 10% of Coverage A may be increased for specific structures, up to a total of 50% of Coverage A for an additional premium or may be decreased down to 2% of Coverage A for a premium credit – Use Endorsement UIDPCOV B.

C. 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 50% maximum for an additional premium.

D. Premium:

1. Other Structures rented to others are not eligible for increased Coverage B. A separate policy must be written for these structures.
2. Other structures not rented to others are subject to the following:

Enter the limit of liability and description of each structure in the Coverage Declarations of the policy at inception or by Change Endorsement after policy inception.

Fire and Special Form (DP3)

The following rates per \$1,000 apply to all occupancies, territories, construction and protection classifications. These rates apply for both increased and decreased limits.

Protection Class / Policy Form	Rates per \$1,000
FIRE:	
Fire Protection Class 1-8	\$ 2.46
Fire Protection Class 9-10	\$ 4.42
EC:	
Special Form DP-3	\$ 4.61

315. LIMITS FOR LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

A. Basic, limited amounts of insurance for fungi, wet or dry rot, or bacteria coverage are automatically provided by endorsement as follows:

Fungi, Wet or Dry Rot or Bacteria:

\$10,000 (subject to a \$20,000 policy aggregate) to pay for loss to covered real or personal property, owned by an insured that is damaged by fungi or wet or dry rot or bacteria on the "residence premises" as defined in the coverage endorsements.

B. Optional Increased Limits – available to new and renewal policyholders. Upon second renewal, increased limits are only available by request and are subject to underwriting criteria and full inspection of the property.

\$25,000 Each / \$50,000 Aggregate \$60 additional premium
 \$50,000 Each / \$50,000 Aggregate \$90 additional premium

Use endorsement: Limited Fungi, Wet or Dry Rot, or Bacteria Coverage **UI 204**

316. MANDATORY ADDITIONAL CHARGES

A. Emergency Management Preparedness and Assistance Trust Fund Surcharge

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

B. Policy Fee

On business written pursuant to the provisions of Section 626.7451 of the Florida Statutes, a \$25.00 policy fee will be charged to every policy on new and renewal business. The policy fee will be a component of the Company's rate filing, and it shall be fully earned. The policy fee is non-commissionable.

C. Citizens Property Insurance Corporation Recoupment Surcharge

Reserve for future use.

D. Florida Insurance Guaranty Association Recoupment Surcharge – FIGA Assessments are due and payable at policy inception and is returned pro-rata in the event of a mid-term cancellation.

Reserve for future use.

E. Florida Hurricane Catastrophe Fund Recoupment Surcharge

Reserved for future use.

317. ADDITIONAL INTERESTS

Additional interests in the dwelling may be listed on the appropriate endorsement. UICNA will notify the interested party in writing if the policy is noticed for cancellation or nonrenewal.

Use Endorsement **DP 04 41- Additional Insured (property)** **DL 24 10 – Additional Insured (liability)**

318. EQUIPMENT BREAKDOWN COVERAGE

A. Coverage is not automatically included, but will be provided at the request of the insured. For an additional premium, the Rental Dwelling Program 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 UID EBEE – Equipment Breakdown Enhancement Endorsement.

319. VACANCY SURCHARGE

If the dwelling is vacant, apply a 15% surcharge to the Fire and E.C. Base Premiums. Note that for vacant dwellings coverage for contents and liability are not available. In addition, in accordance with the provisions of form DP-3 coverage for Theft and Vandalism or Malicious Mischief is excluded for vacant properties.

400. KEY PREMIUMS – FIRE

Fire – Key Premiums								
Protection Class	Construction	One Family		Two Families		Three or Four Families		Five or more Families
		Cov. "A"	Cov. "C"	Cov. "A"	Cov. "C"	Cov. "A"	Cov. "C"	Cov. "C"
1 thru 6	*Masonry	59.32	7.39	65.24	7.39	88.97	9.24	N/A
	Frame	84.73	10.55	93.21	10.55	127.10	13.18	N/A
7	*Masonry	59.32	7.39	65.24	7.39	88.97	9.24	N/A
	Frame	101.69	12.65	111.86	12.65	152.54	15.82	N/A
8	*Masonry	59.32	7.39	65.24	7.39	88.97	9.24	N/A
	Frame	101.69	12.65	111.86	12.65	152.54	15.82	N/A
9	*Masonry	63.56	7.92	69.92	7.92	95.34	9.90	N/A
	Frame	169.48	21.10	186.44	21.10	254.22	26.37	N/A
10	*Masonry	101.69	12.65	111.86	12.65	152.54	15.82	N/A
	Frame	254.21	31.63	279.63	31.63	381.32	39.54	N/A

Note: Masonry veneer is rated as masonry.

Aluminum, Vinyl, Concrete (Hardi Plank), Plastic, or Plaster siding over frame rated as Frame.

Five (5) or more family units are not eligible for Coverage.

401. KEY FACTORS - FIRE

Fire Key Factors							
Coverage A				Coverage C			
Limit of Liability	Factor	Limit of Liability	Factor	Limit of Liability	Factor	Limit of Liability	Factor
30,000	1.16	190,000	3.73	1,000	0.35	30,000	4.12
40,000	1.33	195,000	3.81	2,000	0.48	31,000	4.25
50,000	1.49	200,000	3.89	3,000	0.61	32,000	4.38
60,000	1.65	205,000	3.97	4,000	0.74	33,000	4.51
70,000	1.81	210,000	4.05	5,000	0.87	34,000	4.64
80,000	1.97	215,000	4.13	6,000	1.00	35,000	4.77
90,000	2.13	220,000	4.21	7,000	1.13	36,000	4.90
100,000	2.29	225,000	4.29	8,000	1.26	37,000	5.03
105,000	2.37	230,000	4.37	9,000	1.39	38,000	5.16
110,000	2.45	235,000	4.45	10,000	1.52	39,000	5.29
115,000	2.53	240,000	4.53	11,000	1.65	40,000	5.42
120,000	2.61	245,000	4.61	12,000	1.78	41,000	5.55
125,000	2.69	250,000	4.69	13,000	1.91	42,000	5.68
130,000	2.77	255,000	4.77	14,000	2.04	43,000	5.81
135,000	2.85	260,000	4.85	15,000	2.17	44,000	5.94
140,000	2.93	265,000	4.93	16,000	2.30	45,000	6.07
145,000	3.01	270,000	5.01	17,000	2.43	50,000	6.72
150,000	3.09	275,000	5.09	18,000	2.56	55,000	7.34
155,000	3.17	280,000	5.17	19,000	2.69	60,000	7.99
160,000	3.25	285,000	5.25	20,000	2.82	65,000	8.64
165,000	3.33	290,000	5.33	21,000	2.95	70,000	9.29
170,000	3.41	295,000	5.41	22,000	3.08	75,000	9.94
175,000	3.49	300,000	5.49	23,000	3.21	80,000	10.59
180,000	3.57	Each addl		24,000	3.34	85,000	11.24
185,000	3.65	1,000	0.08	25,000	3.47	90,000	11.86
				26,000	3.60	95,000	12.51
				27,000	3.73	100,000	13.16
				28,000	3.86	Each addl	
				29,000	3.99	1,000	0.65

Determination of Missing Key Factors

When the desired limit of liability is less than the highest limit shown, determine the Key Factors using the nearest limit above and below the desired limit.

Example: \$123,000 desired limit; the nearest limits are \$120,000 and \$125,000.

For \$120,000, the Key Factor is 2.61; for \$125,000, the Key Factor is 2.69. Calculate the difference between the two Key Factors and divide by 5. This provides a factor per \$1000.

$$\begin{array}{r}
 2.69 \\
 -2.61 \\
 \hline
 .08 / 5 = .016
 \end{array}$$

Multiply the factor per \$1000 times three (3), and add 2.61, the Key Factor for \$120,000:

$$\begin{array}{r}
 .016 \\
 \times 5 \\
 \hline
 .048 + 2.61 = 2.658
 \end{array}$$

The result, 2.658, is the Key Factor for this example.

402. KEY PREMIUMS – EXTENDED COVERAGE - DP3

EXTENDED COVERAGE - KEY PREMIUMS					
Terr.	Dwelling	Contents	Terr.	Dwelling	Contents
005	248.12	46.34	562	337.84	58.13
007	363.16	67.82	581	340.60	58.61
010	330.68	56.83	582	336.60	59.41
030	229.96	42.99	583	342.41	60.68
031	430.67	80.49	591	296.20	50.97
032	214.64	32.67	592	295.79	51.73
033	211.38	35.65	593	85.32	16.14
034	236.30	35.95	594	296.34	54.36
035	166.45	26.99	595	336.61	61.62
037	253.50	42.74	596	296.34	57.25
038	266.70	44.96	601	366.12	66.36
039	94.24	17.85	602	326.32	59.14
040	51.41	8.63	603	339.53	61.53
041	227.20	38.30	604	350.73	63.56
042	304.85	52.46	605	283.03	56.67
043	177.59	29.60	606	360.73	65.37
046	291.31	49.07	607	362.03	65.60
047	136.32	22.70	608	291.14	52.76
049	68.12	11.80	609	355.50	64.43
050	93.42	17.67	692	76.82	14.54
057	355.73	61.22	693	80.31	15.19
062	302.75	60.87	701	215.82	36.35
063	157.01	23.95	702	231.74	39.03
064	183.55	27.99	711	242.17	41.63
080	138.19	23.01	712	205.41	36.34
081	130.88	21.81	713	205.41	36.41
090	79.61	15.07	714	208.99	36.77
159	336.11	66.17	715	237.33	39.96
181	374.05	64.30	721	264.45	47.01
182	393.48	67.62	722	238.93	42.48
183	382.28	65.69	723	234.39	39.46
192	70.46	13.33	724	239.52	40.33
193	79.24	15.00	725	173.65	31.57
292	83.07	15.72	726	212.62	37.81
293	58.72	11.11	731	219.13	36.91
361	331.04	67.15	732	204.76	34.49
362	324.93	66.44	733	251.55	46.30
392	78.19	14.79	734	204.72	35.98
393	85.34	16.14	735	241.23	40.62
492	85.10	16.09	736	249.49	49.36
493	78.19	14.79	737	204.74	36.40
511	85.08	16.10	792	78.53	14.87
512	90.96	17.22	793	84.72	16.92
531	295.52	51.74	892	89.87	17.01
532	290.80	52.50	893	86.98	16.45
533	311.74	54.54	921	71.22	13.47
541	348.21	59.91	922	89.62	16.95
542	362.23	62.33	923	87.77	16.61
551	345.39	62.69	931	87.62	16.57
552	288.90	54.59	932	87.62	16.57
553	307.47	57.23	933	87.62	16.57
554	236.22	39.77	934	93.29	17.65
555	307.54	57.16	992	87.54	16.56
561	323.76	56.42	993	87.86	16.63

403. KEY FACTORS AND CONSTRUCTION RELATIVITIES – EXTENDED COVERAGE

Extended Coverage / Key Factors							
Coverage A				Coverage C			
Limit of Liability	Factor	Limit of Liability	Factor	Limit of Liability	Factor	Limit of Liability	Factor
30,000	1.228	190,000	4.905	1,000	0.17	30,000	5.02
40,000	1.456	195,000	5.020	2,000	0.33	31,000	5.19
50,000	1.685	200,000	5.135	3,000	0.50	32,000	5.36
60,000	1.915	205,000	5.250	4,000	0.67	33,000	5.53
70,000	2.145	210,000	5.365	5,000	0.83	34,000	5.70
80,000	2.375	215,000	5.480	6,000	1.00	35,000	5.87
90,000	2.605	220,000	5.595	7,000	1.17	36,000	6.04
100,000	2.835	225,000	5.710	8,000	1.34	37,000	6.21
105,000	2.950	230,000	5.825	9,000	1.50	38,000	6.38
110,000	3.065	235,000	5.940	10,000	1.67	39,000	6.55
115,000	3.180	240,000	6.055	11,000	1.84	40,000	6.72
120,000	3.295	245,000	6.170	12,000	2.00	41,000	6.89
125,000	3.410	250,000	6.285	13,000	2.17	42,000	7.06
130,000	3.523	255,000	6.400	14,000	2.33	43,000	7.23
135,000	3.640	260,000	6.515	15,000	2.50	44,000	7.40
140,000	3.755	265,000	6.630	16,000	2.67	45,000	7.57
145,000	3.870	270,000	6.745	17,000	2.84	50,000	8.42
150,000	3.985	275,000	6.860	18,000	3.00	55,000	9.27
155,000	4.100	280,000	6.975	19,000	3.17	60,000	10.12
160,000	4.215	285,000	7.090	20,000	3.34	65,000	10.97
165,000	4.330	290,000	7.205	21,000	3.51	70,000	11.82
170,000	4.445	295,000	7.320	22,000	3.67	75,000	12.67
175,000	4.560	300,000	7.435	23,000	3.84	80,000	13.52
180,000	4.675	Each addl		24,000	4.00	85,000	14.37
185,000	4.790	1,000	0.115	25,000	4.17	90,000	15.22
				26,000	4.34	95,000	16.07
				27,000	4.51	100,000	16.92
				28,000	4.68	Each addl	
				29,000	4.85	1,000	0.85

Extended Coverage Construction Relativities

Extended Coverage Key Premiums relate to a risk with Frame construction. For other construction types, apply the relativities below to the Extended Coverage Key Premium:

Construction	Coverage A	Coverage C
Frame	1.00	1.00
Masonry	0.88	0.87
Superior	0.86	0.85

404. WIND PERCENTAGE TABLES

Terr.	XW% Dwelling Frame	XW% Dwelling Masonry	XW% Contents Frame	XW% Contents Masonry	Terr.	XW% Dwelling Frame	XW% Dwelling Masonry	XW% Contents Frame	XW% Contents Masonry
5	72.59%	67.57%	59.22%	54.91%	562	62.36%	57.93%	66.04%	59.75%
7	68.53%	63.72%	61.98%	56.83%	581	60.48%	56.14%	64.09%	57.92%
10	54.52%	50.52%	56.20%	50.80%	582	61.95%	57.53%	65.63%	59.35%
30	48.06%	44.48%	46.61%	42.23%	583	59.76%	55.47%	63.33%	57.23%
31	47.56%	44.01%	46.13%	41.79%	591	61.95%	57.53%	65.63%	59.35%
32	51.86%	48.02%	56.16%	50.49%	592	61.95%	57.53%	65.63%	59.35%
33	57.40%	53.22%	55.71%	50.61%	593	49.07%	45.29%	44.67%	40.54%
34	57.80%	53.59%	62.53%	56.30%	594	61.95%	57.53%	65.63%	59.35%
35	56.96%	52.81%	61.61%	55.48%	595	61.95%	57.53%	65.63%	59.35%
37	57.45%	53.27%	55.76%	50.65%	596	61.95%	57.53%	65.63%	59.35%
38	56.80%	52.67%	55.14%	50.09%	601	63.32%	58.83%	67.05%	60.68%
39	49.87%	46.14%	45.42%	41.34%	602	59.23%	54.44%	63.22%	56.41%
40	48.83%	45.19%	48.89%	44.19%	603	67.15%	62.44%	71.06%	64.38%
41	65.27%	60.52%	51.60%	47.69%	604	61.95%	57.53%	65.63%	59.35%
42	60.06%	55.72%	63.66%	57.51%	605	61.95%	57.53%	65.63%	59.35%
43	51.53%	47.71%	49.48%	44.86%	606	61.78%	57.35%	65.45%	59.17%
46	48.82%	45.19%	52.22%	47.01%	607	61.95%	57.53%	65.63%	59.35%
47	51.85%	48.02%	49.79%	45.16%	608	61.95%	57.53%	65.63%	59.35%
49	45.29%	41.89%	34.52%	31.84%	609	62.86%	58.38%	66.57%	60.22%
50	45.24%	41.86%	41.20%	37.51%	692	45.77%	42.23%	41.65%	37.80%
57	60.79%	56.40%	64.44%	58.21%	693	45.62%	42.08%	41.49%	37.64%
62	62.83%	58.35%	66.55%	60.20%	701	54.71%	50.75%	58.41%	52.73%
63	54.37%	50.38%	53.70%	48.69%	702	57.94%	53.78%	61.85%	55.86%
64	51.36%	47.58%	50.73%	45.98%	711	50.01%	46.33%	53.46%	48.17%
80	52.10%	48.28%	50.05%	45.42%	712	51.62%	47.85%	55.15%	49.73%
81	50.46%	46.74%	48.46%	43.96%	713	51.62%	47.85%	55.15%	49.73%
90	45.78%	42.24%	41.67%	37.82%	714	52.60%	48.77%	56.19%	50.69%
159	61.95%	57.53%	65.63%	59.35%	715	50.57%	46.84%	54.06%	48.71%
181	52.86%	48.96%	54.50%	49.23%	721	55.18%	51.19%	58.91%	53.18%
182	54.72%	50.70%	56.41%	50.98%	722	51.62%	47.85%	55.15%	49.73%
183	53.87%	49.92%	55.54%	50.19%	723	52.08%	48.27%	55.65%	50.17%
192	39.14%	34.61%	33.87%	28.94%	724	50.86%	47.13%	54.35%	48.99%
193	45.62%	42.08%	41.49%	37.64%	725	44.73%	38.96%	50.12%	41.85%
292	49.07%	45.29%	44.66%	40.54%	726	54.74%	50.78%	58.46%	52.76%
293	27.88%	22.52%	21.64%	15.80%	731	55.41%	51.39%	59.17%	53.40%
361	48.59%	44.96%	47.13%	42.69%	732	51.62%	47.85%	55.15%	49.73%
362	48.61%	44.97%	47.14%	42.70%	733	52.87%	49.02%	56.47%	50.94%
392	45.62%	42.08%	41.49%	37.64%	734	51.65%	47.87%	55.18%	49.76%
393	49.14%	45.36%	44.74%	40.63%	735	50.84%	47.09%	54.35%	48.96%
492	49.35%	45.58%	44.96%	40.86%	736	52.77%	48.95%	56.35%	50.86%
493	45.62%	42.08%	41.49%	37.64%	737	51.62%	47.85%	55.15%	49.73%
511	45.07%	41.67%	41.11%	37.41%	792	37.90%	33.65%	32.96%	28.33%
512	46.20%	42.69%	42.12%	38.29%	793	45.62%	42.08%	41.49%	37.64%
531	61.95%	57.53%	65.63%	59.35%	892	49.17%	45.40%	44.78%	40.66%
532	62.66%	56.54%	67.74%	59.05%	893	45.62%	42.08%	41.49%	37.64%
533	63.98%	59.41%	67.78%	61.29%	921	34.02%	29.71%	29.00%	24.31%
541	60.01%	55.70%	63.59%	57.47%	922	45.62%	42.08%	41.49%	37.64%
542	61.96%	57.53%	65.63%	59.35%	923	45.65%	42.11%	41.53%	37.67%
551	61.45%	57.03%	65.11%	58.85%	931	45.62%	42.08%	41.49%	37.64%
552	61.95%	57.53%	65.63%	59.35%	932	45.62%	42.08%	41.49%	37.64%
553	63.54%	59.02%	67.30%	60.88%	933	45.62%	42.08%	41.49%	37.64%
554	50.22%	46.55%	53.66%	48.39%	934	49.11%	45.33%	44.71%	40.59%
555	63.58%	59.06%	67.34%	60.92%	992	45.62%	42.08%	41.49%	37.64%
561	61.59%	57.21%	65.23%	59.01%	993	48.13%	44.28%	43.65%	39.45%

405. WINDSTORM LOSS REDUCTION CREDIT TABLES

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 ROOF DECK OR DIMENSIONAL LUMBER DECK	B	100	≥100	ENCLOSED	NO	0.68	0.69	0.74	0.74	0.78	0.79	0.81	0.81
	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		0.83	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
			Hurricane - Windows or All	0.50	0.57	0.70	0.74	0.44	0.54	0.68	0.76
NON - FBC EQUIVALENT	A (6d @ 6" / 12")		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

406. HURRICANE PERCENTAGE TABLE

Terr.	Hurr% Dwelling Frame	Hurr% Dwelling Masonry	Hurr% Contents Frame	Hurr% Contents Masonry	Terr.	Hurr% Dwelling Frame	Hurr% Dwelling Masonry	Hurr% Contents Frame	Hurr% Contents Masonry
5	51.92%	45.43%	34.65%	29.07%	562	44.15%	38.63%	48.74%	40.91%
7	49.05%	42.92%	40.71%	34.15%	581	42.30%	37.01%	46.69%	39.19%
10	37.18%	32.53%	39.14%	32.85%	582	43.82%	38.34%	48.37%	40.60%
30	30.67%	26.83%	29.13%	24.43%	583	41.52%	36.33%	45.83%	38.47%
31	30.21%	26.43%	28.68%	24.06%	591	43.82%	38.34%	48.37%	40.60%
32	34.28%	29.99%	39.09%	32.75%	592	43.82%	38.34%	48.37%	40.60%
33	39.83%	34.85%	37.82%	31.73%	593	34.90%	30.54%	29.83%	25.09%
34	40.12%	35.10%	45.75%	38.32%	594	43.82%	38.34%	48.37%	40.60%
35	39.19%	34.29%	44.70%	37.44%	595	43.82%	38.34%	48.37%	40.60%
37	39.89%	34.91%	37.88%	31.78%	596	43.82%	38.34%	48.37%	40.60%
38	39.14%	34.25%	37.17%	31.19%	601	45.18%	39.53%	49.87%	41.86%
39	34.87%	30.52%	29.67%	24.92%	602	44.13%	38.62%	48.71%	40.89%
40	33.84%	29.60%	33.91%	28.44%	603	49.45%	43.27%	54.58%	45.81%
41	48.45%	42.39%	31.05%	26.07%	604	43.82%	38.34%	48.37%	40.60%
42	41.97%	36.73%	46.33%	38.89%	605	43.82%	38.34%	48.37%	40.60%
43	35.32%	30.91%	32.95%	27.61%	606	43.71%	38.25%	48.25%	40.50%
46	32.75%	28.65%	36.59%	30.70%	607	43.82%	38.34%	48.37%	40.60%
47	35.56%	31.12%	33.18%	27.80%	608	43.82%	38.34%	48.37%	40.60%
49	30.81%	26.97%	18.65%	15.62%	609	44.75%	39.16%	49.40%	41.46%
50	30.45%	26.66%	25.91%	21.76%	692	31.80%	27.83%	27.18%	22.86%
57	42.80%	37.45%	47.24%	39.65%	693	31.76%	27.80%	27.15%	22.84%
62	44.75%	39.16%	49.40%	41.46%	701	37.95%	33.20%	42.38%	35.57%
63	37.96%	33.22%	37.17%	31.21%	702	41.19%	36.03%	46.00%	38.61%
64	35.03%	30.66%	34.30%	28.80%	711	33.67%	29.45%	37.60%	31.56%
80	35.65%	31.20%	33.26%	27.87%	712	35.10%	30.70%	39.20%	32.90%
81	34.17%	29.91%	31.88%	26.71%	713	35.10%	30.70%	39.20%	32.90%
90	31.77%	27.80%	27.16%	22.84%	714	36.00%	31.50%	40.21%	33.75%
159	43.82%	38.34%	48.37%	40.60%	715	34.27%	29.98%	38.28%	32.13%
181	35.62%	31.17%	37.51%	31.48%	721	38.42%	33.61%	42.91%	36.02%
182	37.43%	32.75%	39.41%	33.07%	722	35.10%	30.70%	39.20%	32.90%
183	36.57%	31.99%	38.50%	32.31%	723	35.61%	31.15%	39.77%	33.38%
192	34.90%	30.54%	29.83%	25.09%	724	34.40%	30.10%	38.42%	32.25%
193	31.76%	27.80%	27.15%	22.84%	725	42.50%	37.18%	47.47%	39.84%
292	34.90%	30.54%	29.83%	25.09%	726	38.03%	33.27%	42.47%	35.65%
293	34.90%	30.54%	29.83%	25.09%	731	38.74%	33.89%	43.28%	36.32%
361	31.26%	27.35%	29.69%	24.90%	732	35.10%	30.70%	39.20%	32.90%
362	31.26%	27.35%	29.69%	24.90%	733	36.21%	31.68%	40.45%	33.95%
392	31.76%	27.80%	27.15%	22.84%	734	35.10%	30.70%	39.20%	32.90%
393	34.90%	30.54%	29.83%	25.09%	735	34.55%	30.22%	38.59%	32.38%
492	34.90%	30.54%	29.83%	25.09%	736	36.00%	31.49%	40.21%	33.75%
493	31.76%	27.80%	27.15%	22.84%	737	35.10%	30.70%	39.20%	32.90%
511	30.58%	26.77%	26.14%	21.99%	792	32.88%	28.78%	28.11%	23.64%
512	31.80%	27.83%	27.18%	22.86%	793	31.76%	27.80%	27.15%	22.84%
531	43.82%	38.34%	48.37%	40.60%	892	34.90%	30.54%	29.83%	25.09%
532	53.01%	46.39%	58.51%	49.11%	893	31.76%	27.80%	27.15%	22.84%
533	46.15%	40.38%	50.94%	42.75%	921	31.80%	27.83%	27.18%	22.86%
541	41.77%	36.55%	46.11%	38.70%	922	31.76%	27.80%	27.15%	22.84%
542	43.82%	38.34%	48.37%	40.60%	923	31.76%	27.80%	27.15%	22.84%
551	43.39%	37.96%	47.89%	40.20%	931	31.76%	27.80%	27.15%	22.84%
552	43.82%	38.34%	48.37%	40.60%	932	31.76%	27.80%	27.15%	22.84%
553	45.56%	39.86%	50.28%	42.21%	933	31.76%	27.80%	27.15%	22.84%
554	33.71%	29.49%	37.65%	31.60%	934	34.90%	30.54%	29.83%	25.09%
555	45.56%	39.86%	50.28%	42.21%	992	31.76%	27.80%	27.15%	22.84%
561	43.32%	37.90%	47.81%	40.13%	993	34.90%	30.54%	29.83%	25.09%

Territory Codes by Territory Number

UICNA Territory	County	Territory Description	Citizens Wind 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

UICNA Territory	County	Territory Description	Citizens Wind Territory
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
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 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, Hlwd, Ft. Laud	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 Soot	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
Okaloossa (43)	606
Okaloossa (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
Pulnam	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 follow

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).

- (1) All areas south of the North Bank of the Intracoastal Waterway.
- (2) Remainder of County.
- (3) All areas east of the West Bank of the Intracoastal Waterway.
- (4) Remainder of County.
- (5) All areas including eastern portion of Fort Lauderdale and Hollywood, east of the West Bank of the Intracoastal Waterway.
- (6) Remainder of County except for the cities of Fort Lauderdale and Hollywood.
- (7) All areas west of Myakka River and Charlotte Harbor.
- (8) Remainder of County.
- (9) Towns of Chassahowitzka, Ozello and Homosassa and any other towns or communities lying wholly west of US 19.
- (10) Remainder of County.
- (11) All areas west of Highway 41.
- (12) Remainder of County.
- (13) All areas east of the West Bank of the Intracoastal Waterway except for the City of Miami Beach.
- (14) Remainder of County except for the cities of Hialeah, Miami, and Miami Beach.
- (15) Towns of Horseshoe Beach, Jena, Stewart City, and Suwannee and other town or communities lying wholly south or west of US 19.
- (16) Remainder of County.
- (17) All areas including Jacksonville situated east of the West Bank of the Intracoastal Waterway.
- (18) Remainder of County except for Jacksonville and areas east of the West Bank of the Intracoastal Waterway.
- (19) All areas including southern portion of Pensacola, south of the North Bank of the Intracoastal Waterway.
- (20) Remainder of County.
- (21) All areas east of the North Bank of the Intracoastal Waterway.
- (22) Remainder of County.
- (23) All areas south of the North Bank of the Intracoastal Waterway.
- (24) Remainder of County.
- (25) Towns of Bayport and Pine Island and any other towns or communities lying wholly west of US Highway No. 19.
- (26) Remainder of County.
- (27) All areas except for the City of Tampa.
- (28) All areas east of the West Bank of the Intracoastal Waterway.
- (29) Remainder of County.
- (30) All areas south of US Highway No. 98 (Florida State Hwy. 30).
- (31) Remainder of County.
- (32) All beaches and islands lying west of the mainland, including the town of Punta Rassa.
- (33) Remainder of County.
- (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 US 19 and State Road 336.
- (35) Remainder of County.
- (36) Towns of Anna Maria, Bradenton Beach, Cortez, Long Beach and Terra Ceia, including all beaches and islands west of the mainland.
- (37) Remainder of County.
- (38) All areas east of the West Bank of the Intracoastal Waterway.
- (39) Remainder of County
- (40) All areas except for the City of Key West.
- (41) All areas east of the West Bank of the Intracoastal Waterway.
- (42) Remainder of County.
- (43) All areas south of the North Bank of the Intracoastal Waterway.
- (44) Remainder of County
- (45) All areas except for the City of Orlando
- (46) All areas east of the West Bank of the Intracoastal Waterway.
- (47) Remainder of County.
- (48) Town of Airpark and other towns or communities lying wholly west of U.S. Highway No. 19.
- (49) Remainder of County.
- (50) All areas west of the East Bank of the Intracoastal Waterway, including western portion of City of Clearwater.
- (51) Remainder of County except for the City of St. Petersburg.
- (52) All areas east of the West Bank of the Intracoastal Waterway.
- (53) Remainder of County.
- (54) All area east of the West Bank of the Intracoastal Waterway.
- (55) Remainder of County.
- (56) All areas south of the North Bank of the Intracoastal Waterway.
- (57) Remainder of County.
- (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.
- (59) Remainder of County.
- (60) Towns of Adams Beach, Fish Creek, Kenton Beach and Steinhatchee, and nay other towns or communities lying wholly south or west of U.S. Highway No. 98.
- (61) Remainder of County.
- (62) All areas east of the West Bank of the Intracoastal Waterway.
- (63) Remainder of County.
- (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.
- (65) Remainder of County.
- (66) All areas south of the North Bank of the Intracoastal Waterway.
- (67) Remainder of County

PREMISES LIABILITY SUPPLEMENT
TO THE
DWELLING POLICY PROGRAM MANUAL

PREMISES LIABILITY
SUPPLEMENT TO
THE DWELLING POLICY PROGRAM MANUAL

GENERAL RULES

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Rule Number		Page Number
1	Coverage and Limits of Liability	3
2	Exposures	3
3	Eligibility	3
4	Mandatory Endorsements	3
5	Base Premium Computation	4

**PREMISES LIABILITY SUPPLEMENT TO THE DWELLING
POLICY PROGRAM MANUAL**

GENERAL RULES

- A. The Premises Liability Policy Program provides liability coverages using the forms and endorsements referred to in this manual. The rates, rules, forms and endorsements of Universal Insurance Company of North America (UICNA) shall apply to all cases provided for in this manual.
- B. Premises Liability Policy may only be written with a corresponding UICNA Florida Rental Dwelling Policy. Use Personal Liability Coverage Form **DL 24 01** & Premises Liability Endorsement **DL 24 11**.

Note 1: Liability Coverage may not be written in the name of a corporation, partnership or association.

Note 2: Additional interests in the dwelling may be listed on the appropriate endorsement. UICNA will notify the interested party in writing if the policy is noticed for cancellation or nonrenewal.
Use Endorsement **DL 24 10** – Additional Insured (liability)

1. COVERAGE AND LIMITS OF LIABILITY

- A. Premises Liability (Coverage L) and Medical Payments to Others (Coverage M) shall be provided in all cases.
- B. The minimum limits of liability required under the Premises Liability Policy are as follows:
Coverage L - \$100,000 or \$300,000 each occurrence
Coverage M - \$1,000 or \$3,000 each person
- C. The Coverage L and Coverage M limit may be increased for an additional premium.
- D. Coverage L and Coverage M limits of liability shall apply to all exposures.

2. EXPOSURES

- A. Residence premises **not** occupied by owner. Permitted Incidental Occupancy is not available.
- B. Loss Assessment Liability – **DL 24 14**

The policy may be extended, at an additional premium, to cover liability loss assessments for which the insured may be liable.

3. ELIGIBILITY

Liability Coverage may only be provided in conjunction with a UICNA Florida Rental Dwelling property policy.

4. MANDATORY ENDORSEMENTS

- A. Premises Liability Endorsement – **DL 24 11**
- B. Special Provisions Endorsement – **DL 25 09**
- C. Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - **UI 204**

This endorsement sets a limit of \$50,000 (\$50,000 policy aggregate) to pay for damages because of bodily injury or property damage involving the inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, of bacteria.

- D. No Coverage for Home Day Care Business – **DL 24 16**

5. BASE PREMIUM COMPUTATION

Refer to the following table for the premiums and factors pertaining to basic and increased limits that apply to the exposures listed in this supplement.

BASE PREMIUM COMPUTATION

Exposure	Limits			
	\$100,000 / \$1,000	\$100,000 / \$3,000	\$300,000 / \$1,000	\$300,000 / \$3,000
1. Residence Premises (Tenant) Not occupied by owner – Permitted Incidental Business Occupancy not available (Endorsement DL 24 11)				
1-Family	\$33	\$41	\$40	\$49
2-Family	\$53	\$68	\$66	\$81
3-Family	\$173	\$223	\$214	\$261
4-Family	\$213	\$275	\$265	\$321
2. Loss Assessment Liability Coverage	Limit			
Territory	\$1,000	\$2,000	\$3,000	\$5,000
005	\$4	\$8	\$15	\$29
007, 031	\$4	\$7	\$14	\$28
030, 032, 033, 034	\$3	\$7	\$13	\$26
035, 361, 362	\$3	\$6	\$12	\$24
037	\$3	\$6	\$11	\$22
038	\$3	\$5	\$11	\$22
010, 181, 182, 183	\$3	\$5	\$10	\$20
042, 080, 081	\$2	\$5	\$9	18
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	\$2	\$4	\$9	\$17
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	\$2	\$4	\$8	\$17

RENTAL DWELLING & PREMISES LIABILITY PREMIUM CALCULATION WORKSHEET

Insured: _____

Date: _____

ISO Territory: _____ Construction: _____ PC: _____ YR Built: _____

Coverage A: _____ Coverage B: _____ Coverage C: _____ Coverage D: _____

Coverage L: _____ Coverage M: _____ AOP Ded: _____ Hurr Ded: _____

FIRE BASE PREMIUM COMPUTATION

DWELLING CONTENTS	
x	
=	*

Rule Page
400 RT 15 Fire Key Premium
401 RT 16 Fire Key Factor

Fire Base Premium

ADJUSTMENTS TO FIRE BASE PREMIUM

-/+	*	*
-	*	*
-	*	*
+	*	*
-/+	*	*
+	*	*
+	*	*
=		

304 R 1 AOP Deductible Adjustment: Fire Base Premium x AOP Deductible Factor
307 R 9 Protective Device Credits: Fire Base Premium x (Fire Factor + Sprinkler Factor)
308 R 10 Superior Construction: Fire Base Premium x 0.50
309 R 10 Townhouse/Rowhouse: Fire Base Premium x Townhouse/Rowhouse Factor
310 R 11 Age of Dwelling: Fire Base Premium x Age of Dwelling Factor
311 R 11 No Prior Insurance Surcharge: Fire Base Premium x 0.10
319 R 14 Vacancy Surcharge: Fire Base Premium x 0.15

Subtotal "A"

E.C. BASE PREMIUM COMPUTATION

x		
x		
x		
=	*	*
-	*	*
=		

402 RT 17 E.C. Key Premium
403 RT 18 E.C. Key Factor
403 RT 18 E.C. Construction Relativity
E.C. Base Subtotal
303 RT 19 Wind Exclusion Credit: E.C. Base Subtotal x Wind Percentage

E.C. Base Premium

ADJUSTMENTS TO E.C. BASE PREMIUM

-/+	*	*
+	*	*
-	*	*
+	*	*
-/+	*	*
+	*	*
+	*	*
=		

304 R 1 AOP / Hurricane Deductible Adjustment: E.C. Base Premium x AOP Deductible Factor
305 R 4 Building Code Effectiveness Grading for Ungraded or Nonparticipating: E.C. Base Premium x Wind Percentage x BCEG Factor
308 R 10 Superior Construction: E.C. Base Premium x 0.625
309 R 10 Townhouse/Rowhouse: E.C. Base Premium x Townhouse/Rowhouse Factor
310 R 11 Age of Dwelling: E.C. Base Premium x Age of Dwelling Factor
311 R 11 No Prior Insurance Surcharge: E.C. Base Premium x 0.10
319 R 14 Vacancy Surcharge: E.C. Base Premium x 0.15

Subtotal "B" (may not be less than 0)

-/+	*	*
-	*	*
+		
=		

305 R 4 Building Code Effectiveness Grading: Subtotal "B" x Wind Percentage x BCEG Factor
306 R 5 Windstorm Resistive Features of Residential Construction: Subtotal "B" x Wind Percentage x WLRC Factor
305 R 4 Adjustment to cap BCEG and Windstorm Resistive Features of Residential Construction Credits at -0.90 MAX of Subtotal "B" x Wind %

Adjusted Subtotal "B"

Base Policy Premium: Subtotal "A" + Adjusted Subtotal "B"

DWELLING OPTIONAL COVERAGES

+		
+		
+		
-/+		
-/+		
+		
=	*	*

312 R 11 Loss Assessment Property Coverage PC 1-8 = \$2.67/\$1000 PC 9-10 = \$4.78/\$1000
313 R 12 Water Back Up and Sump Overflow \$86
314 R 12 Coverage B - Other Structures (FIRE): PC 1-8 = \$2.46/\$1000 PC 9-10 = \$4.42/\$1000
314 R 12 Coverage B - Other Structures (EC): \$4.61/\$1000
315 R 12 Optional Increased Limits for Fungi \$25,000/\$50,000 = \$60 \$50,000/\$50,000 = \$90
318 R 13 Equipment Breakdown Coverage: \$50.00

Subtotal "C"

PREMISES LIABILITY PREMIUM

+		
+		
=	*	*

5.1 PL 4 Premises Liability Base Premium
5.2 PL 4 Loss Assessment Liability Coverage

Subtotal "D"

Grand Total: Base Policy Premium + Subtotal "C" + Subtotal "D"

MANDATORY ADDITIONAL CHARGES

+	\$25	316.A	R 13	Policy Fee
+	\$2	316.B	R 13	Emergency Management Preparedness & Assistance Fee
+		316.C	R 13	Citizens Property Insurance Corporation Recoupment Surcharge
+		316.D	R 13	Florida Insurance Guaranty Association Recoupment
+		316.E	R 13	Florida Hurricane Catastrophe Fund Recoupment

TOTAL POLICY PREMIUM

* Round to nearest whole premium