

# FLORIDA

## Quick Reference Card

### UNDERWRITING INFORMATION

Coverages	Homeowners	Dwelling Fire	Condo	Renters
<b>A – Dwelling</b>	\$100,000 to \$5 million	\$100,000 to \$5 million	\$20,000 to \$1 million	N/A
<b>B – Other Structures</b>	1% to 20% of Coverage A	1% to 20% of Coverage A	N/A	N/A
<b>C – Contents</b>	0% to 75% of Coverage A	\$0 to \$250,000	\$0 to \$500,000	\$15,000 to \$500,000
<b>D – Loss of Use</b>	10% of Coverage A	10% of Coverage A	20% of Coverages A & C Combined	40% of Coverage C
<b>E – Personal Liability</b>	\$100,000 to \$500,000	\$0 to \$500,000	\$100,000 to \$500,000	\$100,000 to \$500,000
<b>F – Medical Payments</b>	\$1,000 to \$5,000	\$0 to \$5,000	\$1,000 to \$5,000	\$1,000 to \$5,000

**Binding authority up to \$500,000 or \$750,000 for new construction.**

#### INSPECTION PROCESS

A home inspection will be performed on Homeowners and Dwelling Fire. The inspection will be completed by a third-party vendor after payment is received.

Homes with Coverage A over \$850,000 require an interior inspection. Please inform your customers of the inspection at the point of sale.

#### PAYMENT PLAN OPTIONS

- Installment fees apply (see manual).
- Minimum premiums apply.
- We do not accept Premium Finance Agreements.
- There is a \$15 service charge on NSF checks.
- Acceptable payment methods include:  
Visa, MasterCard, American Express and checks.
- Electronic check payment may only be personal or agency check. Title, mortgage or any other business checks are not permitted.

#### AGENT ENDORSEMENTS

ANY endorsement can be made within 30 days of new business and many others thereafter.

- Cancellations—Agents can process their own cancellations.
- Change Effective Date—Agents have the ability to change the effective date of a policy by utilizing the Cancel/Rewrite function, which transfers all policy information.
- Scheduled Personal Property—Agents are required to include a detailed description in our system of each item, along with the price of each.

#### FLORIDA AGENCY SERVICES & UNDERWRITING

Phone: 1-866-274-8765  
Hours: 8 a.m.–9 p.m. EST

FLUnderwriting@AmericanStrategic.com  
FLEndorsements@AmericanStrategic.com  
FLInspections@AmericanStrategic.com

#### CLAIMS

Phone: 1-866-274-5677  
Fax: 1-866-274-3299

#### FLOOD

Phone: 1-866-511-0793  
Fax: 1-888-308-9025  
Email: FloodUnderwriting@asicorp.org

#### PAYMENTS

P.O. Box 33018  
St. Petersburg, FL  
33733-8018

#### OVERNIGHT

2 ASI Way  
St. Petersburg, FL 33702

**The information on this card is a courtesy. Guidelines may vary and are subject to change. Please refer to the Underwriting manual.**

## INELIGIBLE RISKS

- Vacant homes.
- Properties with trampolines and skateboard ramps.
- Swimming pools with diving boards and/or slides.
- College housing, assisted living or nursing home facilities.
- Homes with historical designation.
- Mobile and prefabricated homes.
- Homes with unconventional construction.
- Homes without paved road access.
- Homes built on an open foundation (can be written on DP3).
- Fuses, aluminum or knob-and-tube wiring.
- Homes with a Federal Pacific Stab-Lok breaker panel.
- PEX or polybutylene plumbing (PEX is eligible if 2011 or newer).
- EIFS, asbestos, Masonite, wood shake or Dryvit siding.
- Underground fuel tanks or evaporative coolers.
- Homes without a centralized heat and air source.
- Homes utilizing portable space heaters as a primary source of heat.
- Homes with open-loop geothermal heating.
- Properties with exotic, farm, saddle or hooved animals.
- Animals with dangerous propensities. This includes, but is not limited to: Akitas, American bulldogs, chow chows, Doberman pinschers, mastiffs, pit bulls, Rottweilers, Staffordshire terriers, wolf hybrids, any mixed breed or variation of these types, any dog with a history of biting or any dog Underwriting deems ineligible.

## AVAILABLE DISCOUNTS

**With the exception of Umbrella, all discounts are on Other Perils only.**

- Accredited Builder—5%
- E-Policy—1%
- Companion Policy (HO3, DP3, Flood or Umbrella)—5%
- New Purchase—10% new, 7% year two, 3% year three
- Paid in Full by Insured—19%, by Mortgagee—2%
- Progressive Auto—Up to 15%
- Protective Device—Fire: Up to 15%, Burglar: Up to 10%, Water Leak Protection: Up to 15%
- Secured Subdivision—Up to 15%

## FLOOD

Homes in a Special Flood Hazard Area (Zones A or V) MUST be covered by a flood insurance policy. In Florida, the policy must be written through Progressive with matching building limits (or maximum available).

## SINKHOLE ENDORSEMENTS

- Sinkhole coverage may only be added within 30 days from inception date of the policy or at renewal.
- Coverage is subject to underwriting approval.
- Insured must purchase a complete inspection of the property from our inspection vendor: [www.inspectionorders.com](http://www.inspectionorders.com).
- Contact National Risk Services at 800-779-6663, \*222.
- Receipt and payment of inspection does not guarantee coverage.

## FLORIDA FLOOD ENDORSEMENT

- Building Limits coverage of up to \$5 million, with minimum coverage of \$100,000.
- Contents coverage up to \$1 million, with minimum coverage of \$50,000.
- Replacement Cost on Building coverage offered by the endorsement is included in the endorsement and for both primary and secondary homes.
- Replacement Cost on Contents is included as part of the endorsement.
- Rates are, on average, significantly lower than NFIP.
- Deductibles range from \$500 to \$10,000.

## DEDUCTIBLE OPTIONS

- Non-Hurricane: \$500, \$1,000, \$2,500, \$5,000.
- Hurricane: \$500, \$1,000, 2%, 5%, 10%.