



**Florida Advantage
Tenant
Homeowners
Policy Program
Manual**

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SECTION I – ELIGIBILITY - UNDERWRITING

Rule 101. INELIGIBLE RISKS

- A. Dwellings of unconventional construction including but not limited to Log Homes.
- B. Dwellings used for any purpose other than residential.
- C. Dwellings with wood shingled roofs.
- D. Dwellings without permanently installed heat source or with wood burning stoves, space heaters or fireplaces as primary source of heat.
- E. Factory fabricated, transportable housing units built on a chassis (mobile or manufactured homes). Note: Homes with components constructed off-site and assembled on-site which are subject to local and state building codes are acceptable.
- F. Leases for periods of less than twelve (12) months.
- G. Properties in a state of disrepair or properties with existing damage.
- H. Properties located entirely over water.
- I. Risks not protected with smoke detectors.
- J. Risks occupied by the property owner or immediate family member (e.g. home in foreclosure where owner only wants to cover contents).
- K. Risks with a previous liability loss (whether or not paid by insurance) in the past 3 years at this or another location.
- L. Risks with a previous property loss (whether or not paid by insurance) in the past 3 years at this or any other location – other than 1 water, fire or theft loss occurring in the past 3 years provided that the amount of loss is less than \$10,000.
- M. Risks with any prior or current Sinkhole activity on the premises whether or not it results in a loss to the dwelling.
- N. Risks with unprotected pool/spa. Swimming pools that are not protected by a locking fence at least 4 feet high or screened enclosure are not acceptable. Spas must be covered and locked.
- O. Risks with vicious or exotic animals, including those with prior bite history.
- P. Vacant or unoccupied Dwellings.

Rule 102. OCCUPANCY/USE

- A. Tenant Primary (Annual Rental) – Occupied on a primary basis by a tenant only (owner of the residence premises not eligible). Roommates maybe listed/covered separately as an additional insured or obtain a separate policy.
- B. Properties with Home Day Care exposure are eligible for this program with evidence of commercial liability coverage with limits equal to or greater than Safepoint’s Liability Limits and a copy of the State or County Home Day Care license. These documents must be provided prior to issuance and each year prior to renewal.

Rule 103. UNUSUAL OR EXCESSIVE LIABILITY EXPOSURES – SIC HO 09 ELE

- A. Risks with the following items are acceptable for coverage, however, “bodily injury” and “property damage” liability will be excluded for injuries or damage resulting from their use:
 - 1. Trampolines;
 - 2. Skateboard Ramps;
 - 3. Bicycle Ramps;
 - 4. Swimming Pool Slides;

5. Swimming Pool Diving Boards;
 6. Unprotected Swimming Pools; or
 7. Unprotected Spas.
- B. Endorsement **SIC HO 09 ELE** - Unusual or Excessive Liability Exposure applies and is attached to all policies.

Additional underwriting guidelines apply to specific endorsements or optional coverage and are contained in the Coverage Options section of this manual.

SECTION II – BINDING AUTHORITY

Rule 201. GENERAL

- A. The application must be maintained in Agent’s office and is subject to audit at the request of the company.
- B. Risk must meet the Eligibility/Underwriting guidelines.
- C. Risk must fall within our binding authority limits.
- D. Risks may be written up to 60 days future effective.

Rule 202. BINDING SUSPENSION DUE TO HURRICANE, TROPICAL STORM, WILDFIRE AND OTHER CATASTROPHES

- A. No applications for new business or endorsements for increased coverage may be bound, written or issued when binding is suspended. Exceptions for a previously signed lease may be submitted to underwriting for binding approval. Agents will be notified by bulletin and via our website when binding has been suspended and when the suspension is lifted.
- B. Binding may be suspended for the follow reasons: Tropical Storm, Hurricane, Wildfire and Other Catastrophe.

Rule 203. PREVIOUS CANCELLATIONS / NONRENEWALS

Risks previously cancelled for reasons other than reduction of hurricane exposure must be referred to company before binding.

Rule 204. BINDING AUTHORITY LIMITS

COVERAGE

- C – Contents
- D – Loss of Use
- E – Personal Liability and F – Medical Payments

HO-4

- \$25,000 to \$100,000
- 20% of Coverage **C**
- \$100,000/\$1,000
- \$200,000/\$2,500*
- \$300,000/\$2,500*
- \$500,000/\$5,000*

*Subject to underwriting approval.

SECTION III – GENERAL RULES

Rule 301. POLICY TERM

The standard policy term is one year and may be extended for successive policy periods by renewal.

Rule 302. RENEWAL PLAN

If the company elects to offer renewal, policy may be renewed by the policyholder by paying the renewal premium prior to the expiration of the current policy. Renewal policy will be issued based on the premiums, forms and endorsements in effect at time of renewal. A new declarations page will be issued.

Rule 303. CANCELLATION, NON RENEWAL OR REDUCTIONS IN LIMITS OF LIABILITY OR COVERAGE

- A. Mandatory coverages may not be cancelled unless the entire policy is cancelled.
- B. If insurance is increased or reduced, the additional or return premium shall be computed on a pro-rata basis.
- C. The insured may cancel the policy at any time for any reason. We will refund any unearned premium pro-rata.
- D. Sinkhole loss, 1 water damage loss or property losses that are a result of an act of God will not be used as a cause for cancellation or non renewal unless the insured has failed to take action reasonably necessary to prevent recurrence of damage to the insured property.

Rule 304. RESERVED FOR FUTURE USE

Rule 305. TRANSFER OR ASSIGNMENT

No transfers or assignments are permitted. Each insured and/or property will require submission of a new application.

Rule 306. SINGLE BUILDING DEFINITION

- A. All buildings or sections of buildings that communicate through unprotected openings shall be considered as a single building. Buildings that are separated by space shall be considered as separate buildings.
- B. Buildings or sections of buildings, which are separated by a 6-inch reinforced concrete or 8-inch masonry party wall that pierces or rises to the underside of the roof and pierces or extends to the inner side of the exterior wall, shall be considered a separate building. 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.

Rule 307. PROTECTION CLASS INFORMATION

- A. The Protection Class listings in the Public Protection Classification Manual apply. Use PC 10 for unclassified areas. In a classified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

<u>Miles to Fire Station</u>	<u>Feet to Hydrant</u>	<u>Class</u>
Less than 5	Less than 1,000	First PC
Less than 5	More than 1,000	9
More than 5		10

- B. **Protected Subdivision Rule:** A dwelling located in a qualifying restricted subdivision will receive the rating of the responding fire department if ALL OF THE FOLLOWING APPLY:
1. The subdivision is under development with recorded plat and paved roads where dwellings are built by licensed contractors subject to building restrictions as to type and square footage.
 2. The subdivision contains at least 10 houses.
 3. The subdivision is within 5 miles travel distance of a responding fire department.
 4. The dwelling is located within 1,000 feet of a fire hydrant, or responding fire department is equipped to transport water or pump water from swimming pools or other sources within 1,000 feet of the home.

Exceptions to the Protection Class listings in the Public Protection Classification Manual will be considered upon review by underwriting.

Rule 308. CONSTRUCTION DEFINITIONS

- A. **Frame** - exterior wall of wood or other combustible construction, including wood-iron clad, stucco on wood or plaster on combustible supports, and aluminum or plastic siding over frame.
- B. **Masonry Veneer** - exterior walls of frame construction veneered with more than 75% brick or stone.
- C. **Masonry** - exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and floors and roof of combustible construction.
- D. **Superior Construction** - exterior walls, floors, and roof constructed of masonry or other non-combustible materials and/or Apartment or Condo type III Structures.

Note: Mixed (Masonry/Frame – a combination of both frame and masonry construction shall be classified as Frame when the exterior walls of frame construction (including gables) exceed 25% of total exterior wall area; otherwise classify as Masonry.

Hardiplank Siding – Frame homes with Hardiplank Siding shall be classified as Frame.

Rule 309. MANDATORY ENDORSEMENTS

- A. **SIC AHO-4 – Tenant Homeowners 4 Special Form.**
- B. **SIC HO4 04 96 – Home Day Care – Section II Exclusion, Section I Limited.**
- C. **SIC HO4 09 DN – Deductible Notification.**
- D. **SIC HO 09 ELE – Unusual or Excessive Liability Exposures.**
- E. **HO 03 52 – Calendar Year Hurricane Deductible (Fixed \$) with Supplemental Reporting Requirement-FL.**
- F. **SIC PRI - Privacy Notice**
- G. **OIR B1 1655 – Notice of Premium Discounts for Hurricane Loss Mitigation**
- H. **OIR B1 1670 – Checklist of Coverage**
- I. **SIC HO3 OC – Outline of Coverage**

Rule 310. WAIVER OF PREMIUM

When a policy is first issued or endorsed after the inception date, additional or return premium of less than \$5 is waived. However, we will return unearned premium upon request.

Rule 311. PREMIUM ROUNDING

When calculating premium, adjusted base rates and premiums for each optional coverage are rounded to the nearest whole dollar before summing.

SECTION IV – PREMIUM CALCULATION

Rule 401. GENERAL

- A. This section provides explanation of how premiums are determined and what adjustments are applied to price each risk. Rates for optional coverages follow premium adjustments.
- B. Two base rates apply to each territory: "Hurricane" and "Non Hurricane". Premium adjustments apply to the Hurricane Base Rate (HUR), the Non Hurricane Base Rate (NHR), or both Base Rates.
- C. Premium adjustments are calculated by multiplying the factors provided below by the appropriate base rate (HUR, NHR, or both) to calculate adjusted base rates.
- D. Coverage options that result in additional premium are presented beginning on page **5-1**. Additional premiums are presented as a dollar amount, or a percentage of the unadjusted base rates.

Rule 402. AMOUNT OF INSURANCE

Cov. C	Factor
\$26,000	1.00

The factor for coverage amounts greater than \$26,000 is determined by dividing the desired coverage amount by \$26,000.

The factor for coverage amounts between \$26,000: HO4 factors are calculated as 1 - (\$26,000-Desired Limit)/1,000*.025).

For example, the factor is for \$10,000 equals 1 - (\$26,000-10,000/1,000*.025) = 0.60.

Rule 403. RESERVED FOR FUTURE USE

Rule 404. PROTECTION CLASS / CONSTRUCTION FACTORS

- A. Apply to Hurricane Base Rate (HUR):

Construction	Factor
Frame	1.00
Masonry	0.80
Superior	0.75

- B. Apply to Non Hurricane Base Rate (NHR):

PC	Frame	Masonry	Superior
1-6	1.10	1.05	1.00
7	1.50	1.10	1.05
8	1.60	1.15	1.10
9	2.10	1.20	1.20
10	2.75	1.25	1.25

Rule 405. BUILDING CODE EFFECTIVENESS GRADING

- A. 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 may be eligible for special rating adjustments subject to the criteria in this section.
- B. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to 1 and 2 family dwellings and the other to multiple unit dwellings. The Public Protection Classification Manual will indicate the application of each grade. The Building Code Effectiveness Grades for a community, and their effective dates, are provided in the Public Protection Classification Manual Published by ISO Commercial Risk Services, Inc.
- C. **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.
 - 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, reasonable evidence of year of construction will be accepted.
 - 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 applicable at the time the reconstruction is completed will apply.
 - 5. Communities that decline to participate in the BCEGS Program will be identified as not participating and will receive a premium surcharge, unless they qualify for Individual Grading. This surcharge will apply to any building that has an original certificate of occupancy dated in the year of the effective date of the community evaluation that indicates the community as not participating.
- D. **Individual Grading**
 - 1. Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is greater than 1, or the community is not participating in the program, exception rating procedures may apply.
 - 2. Any building may be classified as Grade 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 and/or hail hazard. This classification is effective only from the date of the certification.
- E. **Ungraded and Nonparticipating Risks**
 Buildings that do not meet the criteria above for community or individual grading should be coded as "Ungraded" (99) or "Non-participating" (98). Do not classify as 10.

Grade	Factor		Grade	Factor	
	HUR	NHR		HUR	NHR
1	0.88	0.97	7	0.98	0.99
2	0.91	0.97	8	0.98	0.99
3	0.92	0.97	9	0.99	0.99
4	0.94	0.98	10	1.00	1.00
5	0.95	0.98	Non-Participating (98)	1.01	1.01
6	0.97	0.98	Ungraded (99)	1.00	1.00

Rule 406. PREMIUM FACTORS – NON HURRICANE BASE RATE

Product of applicable premium factors in this section is applied to the Non Hurricane Base Rate (NHR).

A. Secured Community/Building Credit

	Factor
Community, building or complex is protected by 24-hour security patrol.	0.90
24-hour manned gates protect all entrances to community, building or complex or passkey gates protect all entrances to the community, building or complex.	0.85

B. Protective Devices

	Factor
Fire alarm reporting to fire or central station	0.90
or Complete home sprinkler system	0.85
Complete local burglar alarm (covers all exterior doors and windows)	0.95
or Complete burglar alarm reporting to police or central station	0.90

Endorsement **SIC 04 16** – Premises Alarm or Fire Protection System will be attached when credit applies.

C. Miscellaneous Credits/Debits

	Factor
Senior Discount – Any named insured has reached the age of 55	0.90

Rule 407. PREMIUM FACTORS –HURRICANE BASE RATE

A. Windstorm Loss Mitigation Features

- When a policy covers the peril of Windstorm or Hail, the risk may be eligible for a premium credit up to a maximum of 90%, including BCEG credit, if one or more of the following loss mitigation features or construction techniques exist. Supporting documentation that substantiates the existence of loss mitigation features is required in order to receive the credits.
- For homes built prior to 2002, certification by a registered or licensed design professional is required for the Roof Covering, Roof Deck Attachment and Roof Wall Connection. Sale and/or installation documentation is required for all Opening Protection.**
- Existing Construction Credits (Homes built prior to 2002)**
Obtain credit from **Appendix B.** or **Appendix C.** Subtract credit from one to obtain premium factor for Windstorm Loss Mitigation Features.
- New Construction Credits (Homes built in 2002 or newer)**
Obtain credit from **Appendix B.** or **Appendix C.** Subtract credit from one to obtain premium factor for Windstorm Loss Mitigation Features.
- The Wind Premium Credits apply to all wind premium.** The credits will apply to the entire calculated hurricane premium. Five percent of the non-hurricane premium is for non-hurricane wind coverage. Therefore, the Windstorm Premium Credits apply to five percent of the non-hurricane premium. The credit discount factor is calculated as follows:

$$0.95 + 0.05 * (1 - \text{Wind Premium Credit})$$

Example: If the WPC in the table is 0.60, the factor is $0.95 + .05 * (1-0.60)=0.97$

B. Hip Roof

- If the roof slopes down to meet all walls (like a pyramid), it is considered a Hip Roof. This design has superior ability to withstand high winds and will result in a premium credit.

2. Other factors negate the value of this design. Hip Roof Design Credit is not applicable when the roof has any other roof shape that exceeds 10% of the total perimeter of the roof. Hip Roof must be verified by photographic documentation.

Rule 408. LOSS MITIGATION CREDIT

Insureds that participate in a loss mitigation program, which has been approved by the company, are eligible for a 2.5% premium credit.

To compute the premium credit, multiply a 0.975 factor to the **Non-Hurricane Base Rate (NHR)** and **Hurricane Base Rate (HUR)**.

SECTION V – COVERAGE OPTIONS

Rule 501. DEDUCTIBLES

A. All policies are subject to a deductible that applies to loss from all Section **I** perils. The Hurricane deductible applies on a calendar year basis subject to endorsement form **HO 03 52 – Calendar Year Hurricane Deductible (Fixed \$)**. In the event of the first windstorm loss caused by a single hurricane occurrence during a calendar year, we will pay only that part of the total of all loss payable under Section **I** – Property Coverages that exceeds the calendar year hurricane deductible. With respect to a windstorm loss caused by the second, and each subsequent, hurricane occurrence during the same calendar year, we will pay only that part of the total of all loss payable under Section **I** – Property Coverages that exceeds the greater of the remaining dollar amount of the calendar year hurricane deductible; or the deductible that applies to fire that is in effect at the time of the loss.

B. For losses due to Hurricane:

Factor			
\$500	\$1,000	\$2,500	\$5,000
1.00	0.95	0.85	0.70

C. For all perils except hurricane (apply to NHR)

Amount	Factor
\$500	1.00
\$1,000	0.85
\$2,500	0.80
\$5,000	0.77

D. Deductibles may be increased at any time during the policy period. Deductibles may only be decreased at the time of renewal.

Rule 502. WINDSTORM OR HAIL EXCLUSION - HO 04 94

The perils of Windstorm and Hail may be excluded in areas where coverage is available from Citizens Property Insurance Corporation. Further, we will require this endorsement in some territories based on capacity. In addition, windstorm coverage can be excluded if all named insureds, mortgagees and other insurable interests complete and sign the Option to Exclude Windstorm Coverage form (**SIC WE**). The original form must be sent to the company and a copy provided to the insured.

When wind and hail are excluded, apply the following premium factors:

HUR: 0.00 NHR: 0.95

Rule 503. INCREASED SECTION II LIABILITY AND MEDICAL PAYMENTS LIMITS

A. All policies provide basic limits of \$100,000 per occurrence for Coverage **E**, and \$1,000 per person for Coverage **F**.

B. Additional premium for increased limits in Broward, Dade, Indian River, Martin, Palm Beach and St. Lucie:

Coverage E-Liability / Coverage F-Medical Payments to Others	
Limit	Additional Premium
\$200,000 / \$2,500	\$26
\$300,000 / \$2,500	\$36
\$500,000 / \$5,000	\$60

C. Additional premium for increased limits in all other counties not listed above:

Coverage E-Liability / Coverage F-Medical Payments to Others	
Limit	Additional Premium
\$200,000 / \$2,500	\$16
\$300,000 / \$2,500	\$21
\$500,000 / \$5,000	\$40

Rule 504. PERSONAL INJURY COVERAGE – HO 24 83

- A. Provides liability coverage for personal injury to others for offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, and wrongful eviction or wrongful entry.
- B. **Additional premium: \$15**

Rule 505. PERSONAL PROPERTY REPLACEMENT COST COVERAGE – SIC HO 04 90

- A. Provides for settlement of losses for contents coverage (Coverage C) on a replacement cost basis.
- B. **Additional Premium:**
 (30% of NH Base X Amt of Ins Factor X PC Factor X Non-Hurr Windstorm Adjustment Fac)+
 (30% of HUR Base X Amt of Ins Fac X Const Fac X Final Windstorm Adjustment Fac)

Rule 506. COVERAGE C INCREASED SPECIAL LIMITS OF LIABILITY-HO 04 65

- A. The special limits of liability in the policy for jewelry, watches, furs (\$1,000) and silverware, goldware, pewterware (\$2,500) may be increased as follows:
 1. **Jewelry, Watches and Furs:** The special limit of liability of \$1,000 may be increased to a maximum of \$5,000, but not to exceed \$1,000 for any one article. The **additional premium** shall be **\$18 for each \$1,000** of increased coverage.
 2. **Silverware, Goldware and Pewterware:** The special limit of liability of \$2,500 may be increased to a maximum of \$10,000. The **additional premium** shall be **\$6.50 for each \$1,000** of increased coverage.

Rule 507. PERSONAL PROPERTY - SCHEDULED – SIC HO4 09 SPP

- A. Additional risks coverage may be purchased for the following classes of property:

Property	Rate per \$100	Property	Rate per \$100
Antiques	.90	Guns:	
Bicycles	9.35	Collectible	1.50
Cameras & Projection Equipment (non professional)	1.52	Fired	3.00
Coins	1.80	Jewelry	2.00
Fire Arts:		Miscellaneous Personal Property	1.00
No Breakage	.50	Musical Instruments (non professional)	.60
Breakage	1.00	Other Sports Equipment	2.00
Furs	.40	Silverware	.45
Golfer's Equipment	1.40	Stamps	.80

B. Underwriting Guidelines:

1. Appraisals or bills of sale – with photos included – less than 3 years old must accompany single items worth \$2,500 or more (copy is acceptable).
2. Schedules which total over \$10,000 or include individual items worth more than \$3,000 should be submitted for approval prior to binding.
3. This coverage is available for short term occupancy.

Rule 508. SINKHOLE COVERAGE

The base policy covers Catastrophic Ground Cover Collapse as defined by Florida Statute 627.706. Sinkhole Coverage is excluded in the base policy, and is not an available coverage option.

Rule 509. GOLF CART PHYSICAL DAMAGE AND LIABILITY COVERAGE- SIC HO 09 GC

- A. Extends Sections **I** and **II** coverages to losses arising from the ownership and operation of a golf cart. Coverage does not apply when golf cart is:
1. Used to carry persons for a charge;
 2. Used for business purposes;
 3. Rented to others; or
 4. Being used outside the boundaries of a retirement community or limited access community unless being used for golfing purposes or traveling to or from a golf course.

B. **Option 1:** For an **additional premium of \$75**, Endorsement **SIC HO 09 GC** will include special limits of liability as follows:

1. Coverage **C** – Personal Property: \$5,000
2. Coverage **E** – Personal Liability \$50,000*
3. Coverage **F** – Medical Payments to Others \$5,000

*Option 1 limits are available for risks with a \$100,000 Coverage **E** limit.

C. **Option 2:** For an **additional premium of \$100**, Endorsement **SIC HO 09 GC** will include special limits of liability as follows:

1. Coverage **C** – Personal Property: \$5,000
2. Coverage **E** – Personal Liability \$100,000/300,000/100,000*
3. Coverage **F** – Medical Payments to Others \$5,000

*Option 2 limits are available only for risks which carry increased Coverage **E** limits.

The limits of liability shown above replace the limits of liability shown on the declarations page for any and all covered losses resulting from the operation of your golf cart.

Rule 510. DOG LIABILITY COVERAGE – SIC HO4 09 DL

- A. Extends Section **II** coverage to losses arising from dogs you own or keep subject to the limits, exclusions and conditions listed in your policy.
- B. The following breeds are not eligible for dog liability coverage and this endorsement does not cover losses caused by the following breeds:

Akitas	Caucasian Mountain Dogs	German Shepherds	Pit Bulls	Staffordshire Terriers
American Bull Dogs	Chow Chows	Great Danes	Presa Canarios	Any mix of these breeds
Beaucerons	Doberman Pinchers	Keeshonds	Rottweiler	

C. Dogs with any bite history are not eligible for coverage.

D. **Additional premium of \$50**, Endorsement **SIC HO4 09 DL** includes special limits of liability as follows:

Coverage **E** – Personal Liability: **\$50,000**

Coverage **F** – Medical Payments To Others: **\$5,000**

The limits of liability shown above replace the limits of liability shown on the declarations page for any and all covered losses resulting from dogs.

Rule 511. WATER BACK UP AND SUMP OVERFLOW – SIC HO4 09 WBU

A. The policy may be endorsed to provide coverage for losses resulting from water which backs up through sewers or drains or which overflows from the sump. The limit of liability under this option is \$5,000. The policy deductible or \$1,000, whichever is greater, applies.

B. **Additional Premium: \$25**

Rule 512. ADDITIONAL INTEREST RESIDENCE PREMISES – HO 04 10

Additional interests are added for informational purposes only and will be notified of any policy cancellations or non renewals, but do not have any coverage under the policy.

Rule 513. ADDITIONAL INSURED RESIDENCE PREMISES – HO4 04 41

A. This endorsement extends the definition of “insured” to include those named with respect to Coverage **C** – Contents, Coverage **E** – Personal Liability and **F** – Medical Payments to Others (residence premises only). Additional insureds will be notified of any policy cancellations or non renewals.

B. **Additional Premium: \$50**

Rule 514. IDENTITY THEFT EXPENSE AND RESOLUTION SERVICES COVERAGE – SIC HO 09 IDT

A. The policy may be endorsed, for an additional premium, to provide coverage for loss that results from the act of Identity Theft or Identity Fraud. The endorsement provides coverage for:

1. **Identity Theft Expenses:** Pays up to \$25,000 for expenses incurred by an insured as the direct result of identity theft.
2. **Monitoring and Support:** Identity monitoring services such as internet scanning, public and private record monitoring, postal junk mail reduction service, security freeze assistance, and fraud alert.
3. **Restoration:** Includes an assigned restoration specialist to provide research and assistance, in the event of an identity theft, to review credit reports, notify reporting agencies, and prepare and manage disputed fraudulent items.

B. By endorsement, coverage is extended to the policyholder, spouse, domestic partner, children living at home (up to age 21 or full time student up to age 26), and grandparents living at the insured premises.

C. **Additional Premium: \$25**

Rule 515. HOME COMPUTER COVERAGE – SIC HO 09 HC

Provides coverage for computers and related equipment against additional risks of physical loss subject to certain exclusions. In addition, this endorsement permits business use of a personal computer. This coverage is available to a maximum limit of \$20,000.

Additional Premium: \$6 for each \$1,000

**Rule 516. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA
INCREASED COVERAGE – SIC HO4 09 FCE**

A. A base limit of \$10,000 is included for Fungi (Mold), Wet or Dry Rot or Bacteria Coverage. Limits can be increased by adding the premiums listed below:

B. Additional Premium:

Amount	Premium
\$25,000 each covered loss/ \$50,000 Policy aggregate	\$60
\$50,000 each covered loss/ \$50,000 Policy aggregate	\$90

C. Any request for higher limits will be on a NON-BINDING basis. An interior inspection by a licensed mold inspector shall be required to detect the presence of moisture, fungi, mold, wet or dry rot or bacteria within the dwelling. Unacceptable levels or failure to allow the inspection will result in policy cancellation.

SECTION VI – PAYMENT OPTIONS

Rule 601. FULL PAY

Total policy premium is due by the effective date of the policy or date of issuance, whichever is earlier.

Rule 602. PAYMENT PLANS

A. Quarterly Payment Plan:

1. 40% of the total policy premium (plus \$3 installment fee and a \$10 one time service fee) due by the effective date of the policy or the date of issuance, whichever is earlier.
2. 20% of the total policy premium (plus \$3 installment fee) due 90 days after the policy effective date.
3. 20% of the total policy premium (plus \$3 installment fee) due 180 days after the policy effective date.
4. 20% of the total policy premium (plus \$3 installment fee) due 270 days after the policy effective date.

B. Semi Annual Payment Plan:

1. 60% of the total policy premium (plus \$3 installment fee and a \$10 one time service fee) due by the effective date of the policy or the date of issuance, whichever is earlier.
2. 40% of the total policy premium (plus \$3 installment fee) due 180 days after the policy effective date.

Rule 603. CREDIT CARD

Credit card payments are accepted for insured full pay or payment plan options.

Rule 604. ADDITIONAL FEES

A. Emergency Management Preparedness and Assistance Trust Fund Surcharge

A fully earned annual surcharge of \$2 will be imposed on every policy.

B. MGA Fee

A fully earned MGA fee of \$25 is to be charged on each policy subject to 626.7451(11), Florida Statutes.

C. State Mandated Fees and Surcharges

Upon approval by the Florida Office of Insurance Regulation various fees may be charged in accordance with Florida State mandated requirements.

There are no such surcharges effective at this time.

Rule 605. NSF CHECKS

There is a \$15 service charge on NSF checks.

SECTION VII – TERRITORY BASE RATES

County	NHR Terr.	HUR Terr.	NHR	HUR	County	NHR Terr.	HUR Terr.	NHR	HUR
Alachua	524	524A	89	65	Flagler	146	146A	121	132
Alachua	524	524B	89	63	Flagler	146	146B	121	96
Baker	525	525C	99	62	Flagler	450	450A	80	61
Bay	124	124A	166	303	Franklin	125	125A	124	276
Bay	124	124B	166	198	Franklin	125	125B	124	150
Bay	124	124C	166	157	Gadsden	526	526B	164	106
Bay	454	454A	103	112	Gadsden	526	526C	164	102
Bradford	525	525A	99	66	Gilchrist	527	527B	91	66
Bradford	525	525B	99	64	Glades	150	150A	133	201
Brevard	143	143A	158	299	Glades	150	150B	133	141
Brevard	143	143B	158	245	Gulf	125	125A	124	276
Brevard	143	143C	158	180	Gulf	125	125B	124	150
Brevard	144	144A	109	152	Gulf	455	455A	155	122
Brevard	144	144B	109	127	Hamilton	525	525C	99	62
Brevard	440	440A	139	146	Hardee	465	465A	119	111
Brevard	440	440B	139	124	Hardee	465	465B	119	105
Brevard	441	441A	161	80	Hendry	150	150A	133	201
Broward	350	350A	257	266	Hendry	150	150B	133	141
Broward	350	350B	257	263	Hernando	128	128A	126	92
Broward	350	350C	257	262	Hernando	128	128B	126	66
Broward	360	360A	253	550	Hernando	458	458A	137	65
Broward	360	360B	253	502	Hernando	458	458B	137	59
Broward	360	360C	253	437	Highlands	466	466A	109	116
Broward	360	360D	253	377	Highlands	466	466B	109	101
Broward	360	360E	253	312	Hillsborough	470	470A	168	112
Broward	360	360F	253	271	Hillsborough	470	470B	168	88
Broward	370	370A	171	215	Hillsborough	470	470C	168	77
Broward	370	370B	171	213	Hillsborough	471	471A	150	80
Calhoun	527	527A	91	79	Hillsborough	471	471B	150	73
Charlotte	132	132A	108	131	Hillsborough	472	472A	162	144
Charlotte	132	132B	108	84	Hillsborough	472	472B	162	121
Charlotte	132	132C	108	72	Hillsborough	472	472C	162	96
Charlotte	462	462A	133	75	Hillsborough	473	473A	112	62
Citrus	128	128A	126	92	Hillsborough	473	473B	112	60
Citrus	128	128B	126	66	Holmes	526	526A	164	111
Citrus	458	458A	137	65	Holmes	526	526B	164	106
Citrus	458	458B	137	59	Indian River	142	142A	121	186
Clay	523	523A	83	63	Indian River	142	142B	121	157
Clay	523	523B	83	61	Indian River	182	182A	158	357
Clay	523	523C	83	59	Indian River	182	182B	158	290
Collier	134	134A	160	261	Indian River	182	182C	158	226
Collier	134	134B	160	182	Jackson	526	526A	164	111
Collier	134	134C	160	119	Jackson	526	526B	164	106
Collier	464	464A	116	87	Jackson	526	526C	164	102
Collier	464	464B	116	83	Jefferson	126	126A	82	71
Columbia	525	525A	99	66	Jefferson	525	525A	99	66
Columbia	525	525B	99	64	Jefferson	525	525B	99	64
Columbia	525	525C	99	62	Jefferson	525	525C	99	62
Desoto	465	465A	119	111	Lafayette	527	527B	91	66
Desoto	465	465B	119	105	Lake	521	521A	91	89
Dixie	127	127A	88	102	Lake	521	521B	91	83
Dixie	457	457A	116	80	Lake	521	521C	91	78
Duval	390	390A	89	64	Lee	133	133A	112	201
Duval	390	390B	89	61	Lee	133	133B	112	140
Duval	391	391A	81	59	Lee	133	133C	112	97
Duval	391	391B	81	56	Lee	133	133D	112	80
Duval	410	410A	114	114	Lee	463	463A	106	80
Escambia	120	120A	175	308	Lee	463	463B	106	72
Escambia	120	120B	175	233	Leon	528	528A	83	64
Escambia	120	120C	175	187	Leon	528	528B	83	62
Escambia	430	430A	195	168	Leon	528	528C	83	60
Escambia	430	430B	195	141	Levy	127	127A	88	102

Safepoint Insurance Company
Safepoint Advantage H04 Homeowners Program

Territory Base Rates
7-2

County	NHR Terr.	HUR Terr.	NHR	HUR	County	NHR Terr.	HUR Terr.	NHR	HUR
Levy	457	457A	116	80	Pasco	129	129A	177	134
Liberty	527	527A	91	79	Pasco	129	129B	177	108
Liberty	527	527B	91	66	Pasco	459	459A	124	65
Madison	525	525B	99	64	Pasco	459	459B	124	60
Madison	525	525C	99	62	Pinellas	420	420A	212	212
Manatee	130	130A	140	157	Pinellas	420	420B	212	195
Manatee	130	130B	140	112	Pinellas	420	420C	212	181
Manatee	130	130C	140	90	Pinellas	420	420D	212	168
Manatee	460	460A	93	65	Pinellas	480	480A	185	187
Manatee	460	460B	93	59	Pinellas	480	480B	185	150
Marion	522	522A	87	72	Pinellas	480	480C	185	134
Marion	522	522B	87	66	Pinellas	480	480D	185	126
Martin	100	100A	156	211	Pinellas	480	480E	185	116
Martin	100	100B	156	183	Pinellas	480	480F	185	104
Martin	180	180A	187	433	Pinellas	481	481A	157	143
Martin	180	180B	187	346	Pinellas	481	481B	157	126
Martin	180	180C	187	241	Pinellas	481	481C	157	117
Miami-Dade	310	310A	233	622	Polk	500	500A	95	91
Miami-Dade	310	310B	233	564	Polk	500	500B	95	87
Miami-Dade	310	310C	233	480	Polk	500	500C	95	84
Miami-Dade	310	310D	233	415	Putnam	523	523A	83	63
Miami-Dade	310	310E	233	390	Putnam	523	523B	83	61
Miami-Dade	310	310F	233	364	Putnam	523	523C	83	59
Miami-Dade	310	310G	233	339	Santa Rosa	121	121A	171	377
Miami-Dade	310	310H	233	316	Santa Rosa	121	121B	171	199
Miami-Dade	310	310I	233	291	Santa Rosa	121	121C	171	135
Miami-Dade	310	310J	233	275	Santa Rosa	451	451A	155	133
Miami-Dade	320	320A	226	266	Santa Rosa	451	451B	155	114
Miami-Dade	320	320B	226	255	Sarasota	131	131A	140	149
Miami-Dade	320	320C	226	250	Sarasota	131	131B	140	114
Miami-Dade	340	340A	215	247	Sarasota	131	131C	140	86
Miami-Dade	340	340B	215	243	Sarasota	461	461A	158	78
Miami-Dade	340	340C	215	242	Seminole	511	511A	98	83
Monroe	50	50A	98	812	St. Johns	146	146A	121	132
Monroe	50	50B	98	678	St. Johns	146	146B	121	96
Monroe	70	70A	114	808	St. Johns	450	450A	80	61
Nassau	147	147A	135	125	St. Lucie	141	141A	144	177
Nassau	147	147B	135	85	St. Lucie	181	181A	165	375
Nassau	529	529A	90	56	St. Lucie	181	181B	165	263
Okaloosa	122	122A	160	339	St. Lucie	181	181C	165	195
Okaloosa	122	122B	160	206	Sumter	521	521B	91	83
Okaloosa	452	452A	157	118	Sumter	521	521C	91	78
Okaloosa	452	452B	157	111	Suwannee	525	525A	99	66
Okeechobee	150	150A	133	201	Suwannee	525	525B	99	64
Okeechobee	150	150B	133	141	Suwannee	525	525C	99	62
Orange	490	490A	102	85	Taylor	126	126A	82	71
Orange	520	520A	97	92	Taylor	456	456A	157	101
Orange	520	520B	97	83	Union	525	525A	99	66
Osceola	510	510A	73	85	Union	525	525B	99	64
Osceola	510	510B	73	76	Union	525	525C	99	62
Palm Beach	361	361A	188	638	Volusia	145	145A	138	166
Palm Beach	361	361B	188	590	Volusia	442	442A	114	142
Palm Beach	361	361C	188	520	Volusia	442	442B	114	114
Palm Beach	361	361D	188	440	Volusia	442	442C	114	88
Palm Beach	361	361E	188	368	Volusia	442	442D	114	83
Palm Beach	361	361F	188	323	Wakulla	125	125B	124	150
Palm Beach	380	380A	211	517	Wakulla	456	456A	157	101
Palm Beach	380	380B	211	348	Walton	123	123A	154	320
Palm Beach	380	380C	211	304	Walton	123	123B	154	152
Palm Beach	381	381A	161	424	Walton	123	123C	154	115
Palm Beach	381	381B	161	263	Walton	453	453A	155	109
Palm Beach	381	381C	161	253	Washington	527	527A	91	79

SECTION VIII – PREMIUM CALCULATION WORKSHEET HO-4

Non-Hurricane Base Rate (NHR)

- X _____ Amount of Insurance
- X _____ Protection Class Factor
- X _____ Building Code Effectiveness Grade Factor
- X _____ Product of applicable NHR Premium Factors
- X _____ Loss Mitigation Credit
- X _____ Wind Premium Credits (Appendix B) applies to 5% of non-hurricane premium
- X _____ Deductible Factor
- X _____ Windstorm and Hail Exclusion Factor (.95)
- = _____ **Adjusted Non-Hurricane Base Premium**

Additional Coverages

- + _____ Replacement Cost on Contents (.30 x NHR x Amt of Ins Fac x PC Fac x Non-Hurr Wind Adj)
- + _____ Coverage C Increased Special Limits of Liability
- + _____ Personal Property-Scheduled
- + _____ Increased Section II Limits
- + _____ Personal Injury Coverage (\$15)
- + _____ Golf Cart Physical Damage and Liability (Option 1=\$75; Option 2=\$100)
- + _____ Water Back Up and Sump Overflow (\$25)
- + _____ Dog Liability (\$50)
- + _____ Identity Theft Expense and Resolution Services Coverage (\$25)
- + _____ Home Computer Coverage (\$6 per \$1,000 coverage)
- + _____ Fungi (Mold) coverage
- = _____ **Non-Hurricane Base Premium**

Hurricane Base Rate (HUR)

- X _____ Amount of Insurance
- X _____ Construction Factor (Masonry=0.80, Superior=0.75)
- X _____ Building Code Effectiveness Grade Factor
- X _____ Product of applicable HUR Premium Factors
- X _____ Loss Mitigation Credit
- X _____ Deductible Factor
- = _____ **Adjusted Hurricane Base Premium**

Additional Coverages

- + _____ Replacement Cost on Contents (.30 x HUR x Amt of Ins Fac x Constr Fac x Final Wind Adj)
- = _____ **Hurricane Premium**

= _____ **Total Final Base Premium** (Non-Hur Premium + Hur Premium)

- + _____ FIGA Assessment [(Total Final Base Premium + \$25 MGA Fee) x FIGA Assessment Surcharge]
- + \$2 _____ Emergency Management Preparedness and Assistance Trust Fund Surcharge
- + \$25 _____ Managing General Agent Fee
- = _____ **TOTAL PREMIUM**