



**Safepoint Insurance  
Company**

**Select Wind Only  
Homeowners  
Program Manual**

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## SECTION I - GENERAL RULES

### Rule 100. GENERAL INFORMATION

Please visit the agent's section of our website: [www.safepointins.com](http://www.safepointins.com).

- A.** This manual contains information to assume homeowners insurance policies from Citizens Property Insurance Corporation on behalf of Safepoint Insurance Company (Safepoint or the Company). The Safepoint Select (Citizens Assumption) program is not intended for use in the voluntary market.
- B.** The Agent and Service Company shall be solely responsible for the favorable relationship between the insured and Safepoint.
- C.** All business has been assumed from an assumption from Citizens Property Insurance Corporation. No new business is being accepted.

The Wind Only Homeowners Program provides property coverage using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Wind Only Homeowners Policies (**SIC HWO 2**, **SIC HWO 4** and **SIC HWO 6**).

### Rule 102. ELIGIBILITY

Property owners are eligible for coverage in Safepoint if:

- A.** The property to be insured is located in an eligible area; and
- B.** The property meets all other applicable underwriting criteria.

To determine eligible areas, reference the eligible area definitions found in the Territories Definitions section of this Manual.

### Rule 104. EXTENT OF COVERAGE

The Wind Only Homeowners Policy form covers the peril of windstorm or hail as follows:

- A. Homeowners (SIC HWO 2)** – provides replacement cost coverage on structures and actual cash value on personal property. The **SIC HWO 2** may only be issued for a dwelling which is used exclusively for private residential purposes and contains not more than 2 families and with not more than 2 boarders or roomers per family. In addition, the **SIC HWO 2** may only be issued:
  - 1.** To the owner-occupant of the dwelling; or
  - 2.** To the purchaser-occupant who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building may be covered using Endorsement **SIC HWO 04 41** - Additional Insured-Residence Premises; or
  - 3.** To the occupant of the dwelling under a life estate arrangement, residence held in a trust, corporation or partnership if the occupant is part of the entity. Additional owners' interest in the building may be covered using Endorsement **SIC HWO 04 41** - Additional Insured – Residence Premises; or
  - 4.** When a 2-family dwelling (duplex) is occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner in the building. A separate Homeowners Policy **SIC HWO 4** may be issued to the co-owner occupying the other apartment in the dwelling.
- B. Tenant Contents (SIC HWO 4)** – provides replacement cost coverage on improvements and betterments and actual cash value on personal property. The **SIC HWO 4** may only be issued to:
  - 1.** The tenant (non-owner) of a dwelling or an apartment situated in any building; or

2. The owner-occupant of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for the **SIC HWO 2** policy, provided the residence premises occupied by the insured is used exclusively for residential purposes and is not occupied by more than one additional family or more than 2 boarders or roomers.

**C. Condominium Unit Owners (SIC HWO 6)** – provides replacement cost coverage on additions and alterations that are not the responsibility of the condominium association and actual cash value on personal property. The **SIC HWO 6** may only be issued to the owner(s) of a condominium or cooperative unit, which is used exclusively for residential purposes, and is not occupied by more than one additional family or more than 2 boarders or roomers.

**D. Special Coverage Notes:**

1. It is permissible to extend the Homeowners Policy for **SIC HWO 2** and **SIC HWO 6**, without additional premium charge, to cover the interest of a non-occupant joint owner in the building. Use Endorsement **SIC HWO 04 41** - Additional Insured – Residence Premises.
2. A building containing 3 or 4 families within a single building that is not owner-occupied is defined as an apartment building and must be rated on a Commercial-Residential policy.
3. The **SIC HWO 2** policy may not be issued to cover a mobile home.
4. Modular homes that are owner-occupied must be written on the **SIC HWO 2**. Tenant contents in a modular home must be written on the **SIC HWO 4**. A modular home is designed, built, permitted and inspected to the Florida Building Code (FBC), and must be installed on permanent foundations (e.g. poured footers, stem walls & poured piers or engineered slabs) just like the site built homes.
5. Coverage on a secondary residence premises must be provided under a separate policy.
6. Replacement cost coverage on personal property may be purchased on **SIC HWO 2**, **SIC HWO 4** and **SIC HWO 6** risks.

**Rule 106. LIMITS OF LIABILITY**

Policy Form	Cov. A Min.	Cov. A Max.	Cov. C Min.	Cov. C Max.	Cov. D Loss Of Use
<b>SIC HWO2</b>	\$25,000	<\$2,000,000∞ Unbound if > \$1,000,000*	25% of Cov A***	50% of Cov A	10% of Cov A
<b>SIC HWO4</b>	n/a**	n/a**	\$6,000	Unbound if > \$500,000*	10% of Cov C
<b>SIC HWO6</b>	\$1,000	Cov A & Cov C combined <\$2,000,000∞ Unbound if Cov A & Cov C combined > \$750,000*	\$6,000	Cov A & Cov C combined <\$2,000,000∞ Unbound if Cov A & Cov C combined > \$750,000*	20% of Cov C

\* Reference "Properties to Be Submitted to Safepoint for Review Prior to Binding" rule.  
 \*\* Additions & Alterations – 10% of Cov. C included  
 \*\*\* Minimum limit not applicable if contents coverage is excluded.  
 ∞ Reference "Uninsurable Properties Coverage Limits – Maximum" rule for existing risk exception.

**Rule 108. SUBMISSION PROCEDURES**

**A. Application**

No applications for new business will be accepted. Unless and until Safepoint initiates a reapplication process it will rely on the information received from Citizens Property Insurance Corporation and subsequent inspections and documentation to process business and make underwriting decisions. Underwriting surcharges and credits to a policy can only be removed by endorsement.

**B. Binding and Submission Procedures**

**1. Premium Payment**

**a. Method of Payment** - Safepoint accepts only the following methods of payment:

**(1) Full Payment Plan** - 100% of the total policy premium is due by the renewal effective date of the policy.

**(2) Quarterly Payment Plan –**

- (a) 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.
- (b) 20% of the total policy premium (plus \$3 installment fee) due 90 days after the policy effective date.
- (c) 20% of the total policy premium (plus \$3 installment fee) due 180 days after the policy effective date.
- (d) 20% of the total policy premium (plus \$3 installment fee) due 270 days after the policy effective date.

**(3) Semi-Annual Payment Plan –**

- (a) 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.
- (b) 40% of the total policy premium (plus \$3 installment fee) due 180 days after the policy effective date.

Lienholders, Mortgagees (e.g. escrow) and Premium Finance Companies are not eligible for the Quarterly or Semi-Annual payment plans.

When a payment instrument is returned because of insufficient funds to pay it, the Company may impose a charge of \$15.

Please note Safepoint does not accept Premium Finance Agreements.

**b. Other Requirements**

- (1) The full amount of premium collected must be submitted with each application without any deductions (e.g. commissions).
- (2) All premium and monies submitted on behalf of the applicant/insured must be payable to Safepoint.
- (3) If an agent submits a premium payment on an agency check, Safepoint will treat such check as payment by the applicant/insured. A request for cancellation by the agent due to the agent's inability to collect funds from the insured will not be honored.

**2. Required Documentation**

**a. Replacement Cost Estimator (SIC HWO 2)**

Safepoint's replacement cost estimator is **required** to be accurately completed in the system. The requested coverage amount may not be less than **100%** or greater than **125%** of the replacement cost indicated on the Safepoint's replacement cost estimator and the coverage amount must meet the 100% insurance to value requirement. "Insurance to value" means that the dwelling is insured to 100% of the full replacement cost.

If the requested coverage amount does not comply with the requirements noted above, a **residential appraisal** (no more than 1 year old) from a Florida licensed appraiser acceptable to Safepoint, **must be submitted** with the application along with the Safepoint replacement cost estimator for underwriting consideration.

**Note 1:** Safepoint is not required to provide coverage in excess of replacement cost to satisfy mortgage lending requirements (Refer to section 626.9551, F.S. and F.A.C. Rule 4-167.009).

**Note 2:** A property inspection report may be ordered by Safepoint on a property to confirm replacement cost values and/or insurability.

**b. Other Requirements**

Other documents may be required to support insurability, a premium discount, or to avoid a surcharge as outlined in the manual. When applicable, these documents are required to be submitted upon request.

**3. Hurricane or Tropical Storm Binding Suspension**

No request for new coverage or endorsement for increased coverage 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, or as otherwise determined by the underwriting department.

### **Rule 110. POLICY PERIOD**

All policies are issued for a one (1) year term at premiums applicable on the effective date of the policy term.

### **Rule 112. ROUNDING OF PREMIUMS, MINIMUM PREMIUM AND WAIVER OF PREMIUM**

**A.** The premium for each coverage shown in the policy is rounded to the nearest whole dollar, with fifty cents (\$0.50) or more rounded to the next higher dollar. In no event will premiums for any coverage be less than one whole dollar (\$1).

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

**B.** The minimum premium applicable to all policy forms is seventy dollars (\$70).

**C.** Additional or return premiums of five dollars (\$5) or less will be waived. Safepoint will return premium due if requested by the insured.

### **Rule 114. POLICY CHANGES**

**A.** All policy change requests and required documents must be submitted to Safepoint within five (5) business days from the effective date of the change.

**B.** All changes are made using the rules and rates in effect at the inception of the policy or latest subsequent renewal date thereafter.

**C.** Changes affecting a prior year will be made effective on the current renewal date, unless such exception is approved by Safepoint.

**D. Policies may not be cancelled and rewritten to circumvent forthcoming rate, rule, coverage or surcharge changes.**

### **Rule 116. AUTOMATIC INCREASE IN LIMITS (SIC HWO 2)**

The Coverage **A** Dwelling limit is based on "Insurance To Value." Therefore, the Coverage **A** Dwelling limit may be adjusted annually at renewal for inflation as determined by MSB.

Contents and other blanket limits will be adjusted proportionately.

If an adjustment is made to the Coverage **A** Dwelling limit, it will be indicated on the Renewal Declarations Page.

### **Rule 118. TRANSFERS OR ASSIGNMENTS**

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

### **Rule 119. INSPECTIONS**

An inspection requiring interior and exterior access may be conducted on any property insured by Safepoint. Inspection information can verify wind-resistive features, risk characteristics, and/or general eligibility for coverage. Failure to respond to inspection requests or refusal to allow an inspection will result in one of the following:

**A.** Removal of wind-mitigation credits if the inspection is intended to validate wind-mitigation features. Credits are removed back to the inception date of the credit for existing policies.

**B.** Cancellation or non-renewal if the inspection is intended to validate eligibility for coverage.

Cancellations and non-renewals are handled in compliance with statutory requirements and policy provisions.

### **Rule 120. CANCELLATIONS AND NONRENEWALS**

#### **A. Cancellations**

- 1.** If a policy or binder is cancelled by the insured or for non-payment of premium, return premium is pro rata if no coverage existed from June 1 to November 30. If coverage existed at any time during such period, the return premium is computed using the following factors:

1 Year Policy	
DAYS POLICY IN FORCE	UNEARNED FACTOR
1 to 180	0.200
181 to 210	0.150
211 to 240	0.100
241 to 270	0.075
271 to 300	0.050
301 to 330	0.025
331 to 365	0.000

2. Cancellations for the following reasons will be on a pro rata basis and not subject to the unearned factors above with acceptable documentation:
  - a. Total loss
  - b. Transfer of ownership (e.g. property sold, foreclosed)
  - c. Policyholder deceased
  - d. Policy cancelled by Safepoint
  - e. Coverage rewritten with Safepoint or another carrier.
3. Safepoint will not grant a backdated cancellation without acceptable documentation (e.g. closing statement, deed, evidence of insurance).
4. Insurer shall offer to renew each Assumed Policy for a minimum of three years from its Assumption Date. The first offer of renewal shall be at Insurer's approved rates. The terms of this Assumption Agreement do not affect the Insurer's ability to cancel or nonrenew an Assumed Policy for material misstatement, nonpayment of premium, substantial change in the risk, or fraud. The Insurer will not cancel or nonrenew an Assumed Policy for exposure management or any underwriting reason known to the Insurer at the Assumption Date.

**B. Non-Renewals**

With respect to any residential policy covering a risk with a dwelling limit of at least \$100,000 and for which a 2% minimum deductible is available, Safepoint will not non-renew such policy for the purpose of reducing hurricane loss for one (1) renewal period.

**Rule 122. CONSTRUCTION DEFINITIONS**

- A. Frame** — buildings where the exterior walls are of wood or other combustible materials including combinations with other materials such as brick veneer, stone veneer, fiber cement (e.g., hardie plank) and stucco on wood. The wood frame is relied upon for structural stability.
- B. Masonry** — At least 67% (i.e. two-thirds) of the exterior walls are constructed of non- reinforced masonry materials such as adobe, brick, concrete gypsum block, hollow concrete block, stone, tile or similar materials.
- C. Superior Construction** – must meet at least one of the following criteria:
  1. **Non-Combustible** — 100% of the exterior walls, floors and roof constructed of and supported by metal, asbestos, gypsum, or other non-combustible materials.
  2. **Masonry Non-Combustible** — 100% of the exterior walls constructed of masonry materials (as described in "B. Masonry" above) and floors and roof of metal or other non- combustible materials.
  3. **Fire Resistive** — 100% of the exterior walls, floors and roof constructed of masonry or other fire resistive materials.

**Note: Predominant Wall Construction Rule**

Determine percentage of each wall construction class in the building. For wall construction types that are 33 1/3% or greater, the building is rated according to the wall construction class with the highest rate. Disregard any wall construction types that are less than 33 1/3%.



### **Rule 124. SINGLE BUILDING DEFINITION**

- A.** All buildings or sections of buildings which are accessible through unprotected openings are considered a single building.
- B.** Buildings which are separated by space are considered separate buildings.
- C.** Buildings or sections of buildings which are separated by the following are considered separate buildings:
  - 1.** A six (6)-inch reinforced concrete or an eight (8)-inch masonry party wall; or
  - 2.** A documented minimum two (2) hour non-combustible wall that has been laboratory tested for independent structural integrity under fire conditions; which pierces or rises to the underside of the roof and which pierces or extends to the inner side of the exterior wall.

Accessibility between buildings with independent walls or through masonry party walls described in **C.1.** and **C.2.** above must be protected by at least a Class A Fire Door installed in a masonry wall section.

### **Rule 128. TOTAL POLICY PREMIUM CALCULATION**

- A.** To determine the **TOTAL POLICY PREMIUM** use the steps below. For further assistance, refer to the **SIC HWO 2, SIC HWO 4, or SIC HWO 6** Premium Calculation Worksheets on the Safepoint website.
  - 1.** There are only two Individual Peril Premiums for **HW** policies: Hurricane and Other Wind. Calculate the **INDIVIDUAL PERIL PREMIUM** for each individual peril by multiplying the **BASE RATE** for each individual peril by a series of rate factors, then round the product to the nearest whole dollar. The rate factors used to modify the **BASE RATE** are applied based on coverage options selected and certain individual risk characteristics. When a coverage option or risk characteristic does not apply to an individual peril, use a factor of 1.000.
  - 2.** Calculate the **BASE PREMIUM** by determining the sum of the **INDIVIDUAL PERIL PREMIUMS** developed in the previous step.
  - 3.** Calculate the sum of any **ADDITIONAL COVERAGE OPTIONS AND ENDORSEMENTS**.
  - 4.** Calculate the **TOTAL MANDATORY ADDITIONAL CHARGES**. First, determine each individual mandatory surcharge. This is done by multiplying the **GRAND SUBTOTAL** by each mandatory surcharge factor separately and rounding the resulting product to the nearest whole dollar. Then add the individual surcharges together to produce the **TOTAL MANDATORY ADDITIONAL CHARGES**.

The mandatory surcharge factors are provided on the **SIC HWO 2, SIC HWO 4** and **SIC HWO 6** Premium Calculation Worksheets.
  - 5.** Finally, calculate the **TOTAL POLICY PREMIUM**. Add the **GRAND SUBTOTAL** to the **TOTAL MANDATORY ADDITIONAL CHARGES** developed in the previous step.

#### **B. Rate Factor Determination (Interpolation)**

When the desired limit of liability or coverage percentage chosen is between the limits shown on any rate table, determine the rate factors using the following procedure.

##### **1. Procedure (For each peril)**

- a.** From the applicable rate factor table, determine the next lower limit and the next higher limit than the desired limit.
- b.** Subtract the lower limit from the desired limit and divide this result by the difference between the higher limit and the lower limit.
- c.** Determine the rate factors for each of the higher and lower limits.
- d.** Subtract the lower limit's rate factor from the higher limit's rate factor and multiply by the result from **b.**
- e.** Add the result from **d.** to the lower limit's rate factor. Round the result to the third decimal. The result is the rate factor for each peril for the desired limit.

## 2. Example

The factors in the following example are for illustration only and are not necessarily factors shown in the Coverage **A** Rate Factor Table of this manual.

Assume the desired Coverage **A** limit is \$215,000, and that this limit is not in the Coverage **A** Rate Factor Table. Also, assume that the next lower limit in the table is \$200,000 and the next higher limit is \$225,000. The Factors for these limits for a particular peril are 1.820 and 2.022, respectively.

Following the steps above:

- a. The next lower and next higher limits are \$200,000 and \$225,000
- b.  $(\$215,000 - \$200,000) / (\$225,000 - \$200,000) = \$15,000 / \$25,000 = 0.60$
- c. The rate factors are 1.820 for \$200,000 and 2.022 for \$225,000
- d.  $(2.022 - 1.820) \times 0.60 = 0.1212$
- e.  $0.1212 + 1.820 = 1.941 = \text{Rate Factor for } \$215,000$

### Rule 130. TERRITORY RELATIVITY

From the Territory Relativity Table, select the factors for the territory that apply. Apply the factors to the **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

### Rule 132. COVERAGE A LIMIT OF LIABILITY (SIC HWO 2)

- A. From the Coverage **A** Rate Factor Table select the rate factors for the Coverage **A** limit of liability that applies. If the desired limit of liability for Coverage **A** is not provided on the table, see the Interpolation example on developing the appropriate rate factor for the desired limit of liability.
- B. Upon determining the Coverage **A** rate factor for each peril, apply the rate factors to the **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

### Rule 134. ADDITIONS AND ALTERATIONS (COVERAGE A) AND PERSONAL PROPERTY (COVERAGE C) LIMIT OF LIABILITY (SIC HWO 6)

- A. For **SIC HWO 6**, Coverage **A** and Coverage **C** are combined to determine the rate factor and calculate premium.
- B. The policy automatically provides a basic Coverage "A" Additions and Alterations limit of \$1,000. The Coverage **A** limit may be increased.
- C. **Premium Determination**
  1. Determine the amount of increased Coverage **A**.
  2. Determine the amount of Coverage **C**.
  3. Combine the increased Coverage **A** limit determined in step 1. with the Coverage **C** limit determined in step 2. From the Coverage **A** and Coverage **C** Combined Limits Rate Factor Table select the rate factors for the combined limit that applies. If the desired combined limit is not provided on the table, see the Interpolation example on developing the appropriate rate factor for the desired percentage.
  4. Upon determining the Coverage **A** and Coverage **C** combined limits rate factor for each peril, apply the rate factors to the **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

**Rule 136. PERSONAL PROPERTY (COVERAGE C) LIMIT OF LIABILITY**

**A. SIC HWO 2**

1. Select the desired Coverage **C** dollar limit of liability. To determine the percentage, divide the Coverage **C** limit by the total Coverage **A** dollar limit. Round the result to the third decimal.
2. From the appropriate Coverage **C** Rate Factor Table select the rate factors for the Coverage **C** percentage that applies. If the desired percentage for Coverage **C** is not provided on the table, see the Interpolation example on developing the appropriate rate factor for the desired percentage.
3. Upon determining the Coverage **C** rate factor for each peril, apply the rate factors to the **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

**Note:** Any request to exclude contents coverage on a **SIC HWO 2** policy must be submitted with **Form SIC HWO XC, Request To Exclude Contents Coverage**.

**B. SIC HWO 4**

1. From the appropriate Coverage **C** Rate Factor Table select the rate factors for the Coverage **C** limit of liability that applies. If the desired limit of liability for Coverage **C** is not provided on the table, see the Interpolation example on developing the appropriate rate factor for the desired limit of liability.
2. Upon determining the Coverage **C** rate factor for each peril, apply the rate factors to the **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

**C. SIC HWO 6**

Coverage **C** is combined with Coverage **A** to determine the rate factor and premium calculation. See **Rule 134. Additions and Alterations (Coverage A) and Personal Property (Coverage C) Limit of Liability (SIC HWO 6)**.

**Rule 138. COMMISSIONS**

The rate of commission payable to Agents for all coverage shall be contractual.

Commissions as outlined above shall be an Agent'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), Managing General Agent (MGA) Fee and other charges as may be provided for by Florida Statute.

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

## SECTION II - UNDERWRITING GUIDELINES

### Rule 200. UNINSURABLE PROPERTIES

The following risks may not be insured in Safepoint's Wind-Only Homeowners Program.

#### **DO NOT SUBMIT:**

#### **A. Commercial Properties**

#### **B. Coverage Limits – Minimum**

Properties for which Coverage **A** or Coverage **C** are below the required limits.

#### **C. Coverage Limits – Maximum**

Properties for which the (**SIC HWO 2**) Coverage **A** replacement cost or (**SIC HWO 6**) Coverage **A** and **C** combined replacement cost is \$2 million or more. Please refer all properties with coverage limits in excess of this maximum to a Safepoint underwriter.

#### **D. Replacement Cost/Market Value Ratio**

Properties with replacement cost exceeding 1 ½ times the market value, excluding land values.

#### **E. Prior Policy Term**

Properties for which the most recent prior coverage was issued for less than a full annual term. These risks remain uninsurable for a period of 6 months from the prior coverage expiration date.

#### **F. Condemned Properties**

Properties which are condemned or scheduled to be condemned.

#### **G. Properties In Disrepair**

Properties in a state of disrepair.

#### **H. Properties with Existing Damage**

Properties with existing damage for which acceptable documentation reflecting when the repairs will be completed has not been submitted for review (Refer to Properties to Be Submitted to Safepoint for Review Prior to Binding).

#### **I. Multiple Mortgages**

Properties with three or more mortgages when the additional mortgagees are not government backed loan programs such as FHA, VA, Fannie Mae, Freddie Mac, etc.

#### **J. Farms & Ranches**

Properties (dwellings) located on a farm, ranch, orchard or grove, or where farming activities or ranching operations take place. Dwellings used for residential purposes when farming or ranching is incidental are eligible.

#### **K. Business Exposures**

Properties where a business is conducted.

Two salient elements to help identify a "business" include: (1) a profit motive and (2) continuity of the activity.

Examples of uninsurable businesses include, but are not limited to: all manufacturing, retail sales when customer traffic is common, bed & breakfast operations, nursing homes, adult care living facilities, produce stands, "u-pick-it" produce operations, kennels, and repair work including auto or appliance repair.

#### **L. Roof Conditions**

1. Roofs that are damaged; or
2. Roofs that have visible signs of leaks; or
3. Roofs that have less than three years of remaining useful life. The "remaining useful life" is the remaining life expectancy of the roof covering to function as intended based upon an inspection of the wear and tear, decay, deterioration, decline, or defect, present from natural, climatic, construction, or other local conditions.

**M. Roof Covering Age**

- Shingle, built up tar and gravel, or other roof coverings that are over 25 years old and tile, slate, clay, concrete or metal roof coverings that are over 50 years old must be replaced / updated to be eligible for coverage (see exception below)\*. Documentation of full roof replacement must be submitted prior to the policy renewal in which the roof covering exceeds the maximum age requirements outlined in the following table (not applicable to **SIC HWO 4** and **SIC HWO 6** risks):

Roof Eligibility	
Roof Covering	Age
Asphalt, Fiberglass, Composition, or Wood Shake Shingles; Built-up Tar and Gravel; or Other Roof Covering types Not Included Below	Over 25 Years Not Insurable*
Tile, Slate, Clay, Concrete or Metal	Over 50 Years Not Insurable*

**\*Exception:** Risks that do not meet the roof replacement eligibility requirements above may be eligible for coverage by submitting acceptable documentation verifying the roof has at least 3 years remaining useful life (Refer to Properties to Be Submitted to Safepoint for Review Prior to Binding). Risks that establish roof eligibility under this exception are not required to provide documentation of full roof replacement until the policy renewal period in which the remaining useful life of the roof covering falls below the 3-year eligibility threshold.

- Acceptable documentation includes a copy of a completed roofing contract; a statement from a licensed roofing contractor showing estimated age, condition and remaining useful life; a completed Safepoint Roof Condition Certification form; or other acceptable proof of remaining useful life.

**N. Homemade/Rebuilt Properties**

Dwellings or structures that are homemade or rebuilt, or any dwelling constructed with extensive remodeling unless approved by local government building or zoning department or a certificate of occupancy has been issued (documentation required).

**O. Non-Habitational Properties**

Residential risks used, designed, or constructed for non-habitational purposes.

**P. Vacant or Unoccupied Properties**

Vacant or unoccupied dwellings including those with personal property contained therein if they are no longer a place of usual return.

New purchases or buildings nearing completion that will be **owner-occupied** within 30 days (from policy inception) are not considered vacant or unoccupied (expected move-in date must be provided).

**Q. Material Misrepresentation, Insurance Fraud or Arson**

Applicants canceled or non-renewed for material misrepresentation in the past seven (7) years, insurance fraud in the past fifteen (15) years, or convicted of arson in the past twenty-five (25) years.

**R. Opening Protection**

Properties (**SIC HWO 2**) with an insured value of \$750,000 or more and located in the wind- borne debris region without opening protection as required by the Florida Building Code for that area.

A mitigation affidavit/form must be completed and signed by a qualified inspector in order to provide evidence of eligibility.

**S. Properties Constructed Over Water**

Any main structure constructed partially or entirely over water.

**Note:** Having Other Structures over water does not make a risk ineligible. However, Other Structures that are over water (partially or entirely) are not covered and are not eligible for Increased Other Structures coverage.

**T. Dwellings in the Course of Construction**

Properties under construction.

**Exception:** Dwellings under renovation will be permitted if the dwelling will be occupied throughout the entire renovation period.

## **Rule 202. ADDITIONAL UNDERWRITING REQUIREMENTS**

### **A. Flood Insurance**

Insureds with properties in Special Flood Hazard Areas, as defined by the National Flood Insurance Program (NFIP) (e.g. A, AO, AH, A1-A30, AE, A99, V, V1-V30, VE) must maintain a flood policy unless the applicant or insured signs the "Election Not To Buy Separate Flood Insurance" (**SIC HWO FW01**) form, or an exception in this rule applies.

- 1. Waiver of Flood Option** – Securing flood insurance is not a condition of coverage if the applicant or insured signs form **SIC HWO FW01**. An applicant or insured who does not maintain a flood policy, or does not sign the **SIC HWO FW01** form, may be denied Safepoint coverage.
- 2. Coverage Requirements** – If form **SIC HWO FW01** is not completed, or the property does not meet an exception, the insured must maintain a flood policy in effect, subject to the maximum limits available from NFIP, as follows:
  - a. With building limits not less than 80% of the Safepoint building limits, or
  - b. Where NFIP issues an Actual Cash Value (ACV) policy, not less than 80% of the building ACV, and
  - c. With contents limits in any amount, if Safepoint contents coverage exists.
- 3. Exceptions**
  - a. **SIC HWO 4** or **SIC HWO 6** risks that are located above the ground floor. However, if building coverage is provided by an Apartment or Condominium Association master policy, then building coverage is not required.
  - b. Certain risks (e.g. cooperative unit within cooperative building, gazebo, and contents located in a building not eligible for flood coverage under the NFIP "Ineligible Property" rule and the NFIP "Examples of Ineligible Risks" rule) will not be required to carry a flood policy. Please indicate this occurrence on the application with "N/E" (Not Eligible).
- 4. Notes:**
  - a. A "Difference in Condition" (DIC) policy may not be substituted for the flood policy requirement.
  - b. If a flood application is pending due to a waiting period, the risk is eligible for Safepoint coverage if otherwise eligible. This may be indicated in the appropriate section of the application with the words "Applied For". The policy number must be provided to Safepoint as soon as issued to avoid cancellation.

### **B. Underlying Insurer**

The underlying multi-peril policy insurer name and policy number is required on the application. This information must be provided even if the Safepoint agent is not the agent of record for this underlying policy. If the applicant has no underlying multi-peril policy, indicate "None".

## **Rule 204. MANDATORY ENDORSEMENT**

Endorsement **SIC HWO 04 21** – Windstorm Protective Devices – Florida, is mandatory on all **SIC HWO 4** policies with opening protection. It requires policy holders who are receiving opening protection credit to close and secure storm shutters while a tropical storm or hurricane watch or warning is in effect.

**SECTION III. DISCOUNTS AND SURCHARGES**

**Rule 302. DEDUCTIBLES**

A separate "Hurricane" deductible and a separate "Other Windstorm or Hail" deductible apply.

**A. Base Deductible**

Other Windstorm or Hail Deductible = 2% (minimum \$500)  
 Hurricane Deductible = 2% (minimum \$500)

**B. Endorsement**

Endorsement **SIC HWO 24** – Calendar Year Hurricane Deductible - Florida is mandatory on all **SIC HWO 2**, **SIC HWO 4** and **SIC HWO 6** policies.

**C. Deductible Combinations**

Available options based on Hurricane deductible selection:

If the selected <b>Hurricane</b> deductible is:	The available <b>Other Windstorm or Hail</b> deductible options are:
\$500 flat*	\$500 flat
2%	\$500 flat, 2%
3%	\$500 flat, 2%, 3%
4%	\$500 flat, 2%, 3%, 4%
5%	\$500 flat, 2%, 3%, 4%, 5%
10%	\$500 flat, 2%, 3%, 4%, 5%

\*\$500 flat for Hurricane is only available when Coverage **A** on **SIC HWO 2** or Coverage **C** on **SIC HWO 4** or **SIC HWO 6** is less than \$100,000. Any time coverage is increased to \$100,000 or greater, the Hurricane deductible will be amended to 2%.

Availability for **SIC HWO 2** policies is determined by using Coverage **A** amount.

Availability for **SIC HWO 4** and **SIC HWO 6** policies is determined by using Coverage **C** amount.

Hurricane:	\$500	2%	3%	4%	5%	10%
<b>Coverage</b>						
Up to 9,999	Yes *	-	-	-	-	Yes
10,000 - 12,499	Yes *	-	-	-	Yes	Yes
12,500- 16,999	Yes *	-	-	Yes	Yes	Yes
17,000 - 25,000	Yes *	-	Yes	Yes	Yes	Yes
25,001 -99,999	Yes	Yes	Yes	Yes	Yes	Yes
100,000 and over	-	Yes	Yes	Yes	Yes	Yes

\* No premium surcharge will apply with selection of a \$500 flat deductible until the Coverage **A** on **SIC HWO 2** or Coverage **C** on **SIC HWO 4** or **SIC HWO 6** limit of liability exceeds \$25,000.

**D. Deductible Changes**

All deductible options may only be amended effective on the normal policy renewal date.

**Exception:** If a lower calendar year hurricane deductible is requested and the policy has sustained a hurricane loss in the current calendar year, the lower calendar year hurricane deductible will not become effective until January 1 of the following calendar year. A policy may not be rewritten to circumvent these restrictions.

**E. Deductible Factors**

From the deductible tables below, determine the applicable rate factors based on the deductibles chosen and the Hurricane Zone. Then apply the rate factors to the **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

<b>HWO 2</b>	<b>Hurricane</b>	<b>\$500</b>	<b>2%</b>	<b>3%</b>	<b>4%</b>	<b>5%</b>	<b>10%</b>
	ZONE I		1.250	1.000	0.910	0.860	0.800
ZONE II		1.200	1.000	0.920	0.870	0.820	0.730
ZONE III		1.120	1.000	0.940	0.890	0.850	0.750
<b>Other</b>		<b>\$500</b>	<b>2%</b>	<b>3%</b>	<b>4%</b>	<b>5%</b>	<b>10%</b>
Statewide		1.310	1.000	0.940	0.870	0.810	n/a

HWO 4 and HWO 6	Hurricane	\$500	2%	3%	4%	5%	10%
	ZONE I	1.250	1.000	0.890	0.840	0.770	0.680
	ZONE II	1.200	1.000	0.900	0.860	0.810	0.720
	ZONE III	1.120	1.000	0.930	0.880	0.830	0.740
	Other	\$500	2%	3%	4%	5%	10%
Statewide	1.300	1.000	0.940	0.870	0.810	n/a	

Hurricane	COUNTIES:
ZONE I	Duval, Flagler, Hernando, Levy, Nassau, St. Johns, Volusia, Wakulla
ZONE II	All Counties other than in Zones I and III
ZONE III	Brevard, Broward, Collier, Dade, Indian River, Monroe, Palm Beach, St. Lucie

**Rule 304. BUILDING CODE EFFECTIVENESS GRADING SCHEDULE (BCEGS)**

**A. General**

1. The Building Code Effectiveness Grading Schedule (BCEGS) develops a grade of "1" to "10" for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the perils of Windstorm or Hail, for risks built in 1995 and later, may be eligible for special rating treatment, subject to the criteria in the following paragraphs.
2. In some communities, two BCEGS grades may be assigned. One grade will apply to one and two 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.
3. The BCEGS grades for a community, and their effective dates, are provided on the Safepoint website in the Protection Class/BCEGS section.

**B. Community Grading**

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

Any building may be classified as Grade "1" for Windstorm/Hail upon certification by a Florida licensed architect or structural engineer, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the Windstorm and/or Hail hazard. This classification is effective only from the date of the certification.

Any costs associated with this provision are to be paid by the insured. Submit the Individual Property Certification form.

**D. Ungraded and Non-Participating Risks**

Buildings which do **not** qualify for Community or Individual Grading are classified as ungraded or nonparticipating risks. Do **not** classify as Grade "10".



**E. Premium Computation**

From the BCEGS tables below, determine the applicable rate factor. Then apply the rate factor to each **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

**F. BCEGS Rating Factors**

**BCEGS TABLES**

<b>SIC HWO 2</b>											
Grade	1	2	3	4	5	6	7	8	9	10	Non Participating
Territory	credit	credit	credit	credit	credit	credit	credit	credit	credit	credit	debit
14, 15, 16, 17, 18, 19, 20, 41, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 62, 65, 66, 68, 69, 70, 71, 75, 76, 77, 83, 88, 90, 92	0.901	0.901	0.901	0.942	0.942	0.942	0.942	0.978	0.978	1.000	1.019
22, 26, 42, 45, 54, 94, 95, 96, 97	0.914	0.914	0.914	0.950	0.950	0.950	0.950	0.980	0.980	1.000	1.019
24, 48	0.921	0.921	0.921	0.953	0.953	0.953	0.953	0.983	0.983	1.000	1.019
23, 25, 27, 28, 29, 46, 47	0.931	0.931	0.931	0.962	0.962	0.962	0.962	0.987	0.987	1.000	1.019

<b>SIC HWO 4</b>											
Grade	1	2	3	4	5	6	7	8	9	10	Non Participating
Territory	credit	credit	credit	credit	credit	credit	credit	credit	credit	credit	debit
41	0.739	0.739	0.739	0.869	0.869	0.869	0.869	0.956	0.956	1.000	1.048
15, 16, 42	0.820	0.820	0.820	0.887	0.887	0.887	0.887	0.951	0.951	1.000	1.048
14, 17, 18, 19, 20, 46, 47, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 62, 65, 66, 68, 69, 70	0.872	0.872	0.872	0.926	0.926	0.926	0.926	0.970	0.970	1.000	1.048
22, 26, 48, 90	0.911	0.911	0.911	0.946	0.946	0.946	0.946	0.980	0.980	1.000	1.048
23, 25, 27, 28, 29, 45, 54, 94	0.926	0.926	0.926	0.963	0.963	0.963	0.963	0.983	0.983	1.000	1.048
24, 95, 96, 97	0.944	0.944	0.944	0.962	0.962	0.962	0.962	0.981	0.981	1.000	1.048

<b>SIC HWO 6</b>											
Grade	1	2	3	4	5	6	7	8	9	10	Non Participating
Territory	credit	credit	credit	credit	credit	credit	credit	credit	credit	credit	debit
41	0.675	0.675	0.675	0.819	0.819	0.819	0.819	0.919	0.919	1.000	1.031
18, 19, 20, 50, 83	0.776	0.776	0.776	0.875	0.875	0.875	0.875	0.956	0.956	1.000	1.031
76, 77	0.850	0.850	0.850	0.913	0.913	0.913	0.913	0.971	0.971	1.000	1.031
14, 15, 16, 17, 24, 49, 51, 52, 53, 54, 56, 57, 58, 59, 60, 61, 62, 65, 66, 68, 69, 70, 71, 75, 88, 92	0.863	0.863	0.863	0.918	0.918	0.918	0.918	0.973	0.973	1.000	1.031
26, 42, 90, 95, 96, 97	0.905	0.905	0.905	0.951	0.951	0.951	0.951	0.983	0.983	1.000	1.031
23, 25, 27, 28, 29, 45, 46, 47, 48, 94	0.923	0.923	0.923	0.959	0.959	0.959	0.959	0.983	0.983	1.000	1.031
22	0.941	0.941	0.941	0.964	0.964	0.964	0.964	0.986	0.986	1.000	1.031

### **Rule 306. WINDSTORM MITIGATION FEATURES**

**A.** For policies that cover the peril of Windstorm or Hail, a premium credit may be available if one or more of the following loss mitigation features or construction techniques exist:

1. Roof Covering;
2. Roof Deck Attachment;
3. Roof to Wall Connection / Attachment;
4. Opening Protection;
5. Roof Shape / Geometry; or
6. Secondary Water Resistance.

The credit recognition and description of the loss mitigation features listed above are outlined in the Loss Mitigation Factor Tables.

**Note:** For townhouse or row house, use 1 to 4 unit tables regardless of number of units in the building.

### **B. Proof of Compliance**

1. Safepoint requires proof to substantiate the existence of loss mitigation features displayed in the Loss Mitigation Factor tables. Photographs of the entire roof may be submitted as proof of hip shape if the photographs can accurately verify the primary roof shape is hip with no other roof shapes greater than 10% of the total roof perimeter.

Use form OIR-B1-1802, Uniform Mitigation Verification Inspection Form ("UMVIF"). The applicant/insured is responsible for the expense associated with the use of these forms or any other costs for substantiating the existence of the mitigation features.

**Note:** The OIR-B1-1802 verification form is valid for five years provided no material changes have been made to the structure. Prior versions of the OIR-B1-1802 form are acceptable provided the form was completed for the applicant/insured within the past five years using the form that was approved for use at that time. Policyholders are not required to submit a new OIR-B1-1802 form due solely to a change or update to the form in order to continue receiving credits.

2. Safepoint will return the least amount of premium credit based on the applicable mitigation features displayed in the Loss Mitigation Factor tables if the loss mitigation feature(s):

- a. is unknown; or
- b. cannot be verified; or
- c. is not substantiated by a mitigation affidavit/form.

3. The following are exceptions to the affidavits/forms requirements noted above:

**a. Year built on or after January 1, 2002:** Structures built on or after January 1, 2002, are eligible for the **minimum FBC 2001 credit** by providing documentation that validates the year of construction. Acceptable documents include: certificate of occupancy, copy of property appraisal or any other document Safepoint deems acceptable. Completion of mitigation affidavits/forms is not required to receive the minimum FBC 2001 credit. Additional credits may be obtained by submitting appropriate mitigation verification affidavits/forms available on the Safepoint website.

**b. Year built 2002 or later (Dade and Broward County ONLY):** Structures that have 5 or more units and are 4 stories or more and built on or after January 1, 2002 in Dade or Broward County are eligible for **Opening Protection Class A** credit by providing documentation that validates the year of construction.

Acceptable documents include: certificate of occupancy, copy of property appraisal or any other document Safepoint deems acceptable. Completion of mitigation affidavits/forms is not required to receive this Class A credit.

### C. Residential Classification Definitions:

#### 1. Terrain Exposure Category Definition

Apply Exposure Category (terrain) definition from the Florida Building Code as follows:

**Exposure C** (open terrain with scattered obstructions) applies to all locations in HVHZ (Miami-Dade and Broward Counties) and includes:

- a. **Barrier** islands as defined per section 161.55, Florida Statute, as the land area from the seasonal high water line to a line 5,000 feet landward from the Coastal Construction Control line.
- b. 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. Building Types (applies to 5+ units only)

- a. Type I – Buildings with a masonry or wood frame, one to three stories in height (excluding basements)
- b. Type II – Buildings with a steel or concrete frame, or of reinforced masonry construction which are 60 feet or less in height.
- c. Type III – Buildings with a steel or concrete frame, which are greater than 60 feet in height.

#### 3. Roof Covering

##### a. For 1 to 4 unit buildings and 5+ unit – Type I buildings:

- (1)**FBC Equivalent** – All roof coverings that meet the minimum requirements of the 2001 Florida Building Code or the 1994 South Florida Building Code (for the HVHZ only) and have an FBC or Miami-Dade product approval that is/was current at the time of installation.
- (2)**Non-FBC Equivalent** – One or more roof coverings do not meet the FBC Equivalent definition requirements.
- (3)**Reinforced Concrete Roof Deck** - A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to the wall/support system.

##### b. For 5+ unit – Type II and Type III buildings:

- (1)**Level B (FBC Equivalent):** Single-Ply, Modified Bitumen, Sprayed Polyurethane foam, Metal, tile, Built-up, Asphalt Shingle or Rolled Roofing, or other roof covering membranes/products that at a minimum meet the 2001 or later Florida Building Code or the 1994 South Florida Building Code and have a Miami-Dade NOA or FBC 2001 Product Approval listing that is/was current at the time of installation.

All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems) and asphalt roof coverings on flat roofs must be 10 years old or less.

- (2)**Level A (Non – FBC Equivalent): All roof cover types and configurations that do not meet Level B.**

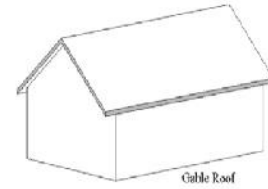
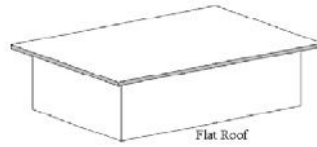
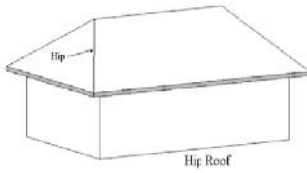
#### 4. Roof Shape / Geometry

##### a. For 1 to 4 unit – Type I buildings:

- (1)**Hip Roof** – Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.
- (2)**Other – (Non-Hip Roof)** – Any roof that does not qualify as hip.

##### b. 5 + Unit – Type I buildings:

- (1)**Hip Roof** – Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.
- (2)**Flat Roof** – A roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12.
- (3)**Gable Roof** – A Gable roof or any roof that does not qualify as hip or flat roof.



## 5. Roof Deck Attachments

### a. For 1 to 4 unit buildings and 5+ unit – Type I buildings:

**(1) Attachment A** – Plywood/OSB roof sheathing attached to roof trusses/rafter (spaced a maximum of 24" o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field.

**OR**

Batten decking supporting wood shakes or wood shingles.

**(2) Attachment B** – Plywood/OSB roof sheathing with a minimum thickness of 7/16" attached to roof truss/rafter (spaced a maximum of 24" o.c.) by 8d common nails spaced at a maximum of 12" in the field.

**OR**

Any system of screws, nails, adhesives, other roof deck fastening systems, or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d common nails spaced a maximum of 12" in the field or has a mean uplift resistance of 103 psf.

**(3) Attachment C** – Plywood/OSB roof sheathing with a minimum thickness of 7/16" attached to roof truss/rafter (spaced a maximum of 24" o.c.) by 8d common nails spaced at a maximum of 6" in the field.

**OR**

Dimensional Lumber or Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width).

**OR**

**(4)** Any system of screws, nails, adhesives, other roof deck fastening systems, or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d common nails spaced at a maximum of 6" in the field or has a mean uplift resistance of 182 psf.

### b. For 5+ unit – Type II and Type III buildings:

#### **(1) Attachment A (Wood or Other)**

**(a)** Roof deck composed of sheets of structural panels (plywood or OSB).

**(b)** Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

**(c)** Other roof decks that do not meet Attachment B or C.

#### **(2) Attachment B (Metal Deck)**

Metal roof deck made of structural panels that span from joist to joist.

#### **(3) Attachment C (Reinforced Concrete Roof Deck)**

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

**Note:** If roof deck type is unknown, deck should be classified as Attachment A for Type I and Type II Buildings. Attachment B should be used for Type III Buildings.

## 6. Secondary Water Resistance (SWR) (Standard underlayments or hot-mopped felts do not qualify as SWR)

### a. For 1 to 4 unit buildings and 5+ unit – Type I buildings:

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) applied directly to the sheathing or foam adhesive SWR barrier (not foamed on insulation) applied as a supplemental means to protect the building from water intrusion in the event of roof covering loss.

**b. For 5+ unit – Type II and Type III buildings: (1)For Wood Decks:**

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) applied over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

**(1)For Metal Decks:**

Roofing tar is applied to all connections where mechanical fasteners penetrate the metal deck.

**(2)For Reinforced Concrete Roof Deck:**

Not applicable.

**7. Roof-Wall Connection / Attachment**

**a. Toe-Nail**

**(1)**Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall; or

**(2)**Metal connectors that do not meet the minimum requirements for Clips or Single or Double Wraps.

**(3)Minimum conditions to Qualify for Clips, Single Wraps or Double Wraps; all visible metal connectors are:**

**(a)**Secured to truss/rafter with a minimum of three (3) nails; **and**

**(b)**Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter **and** free of visible severe corrosion.

**b. Clips**

**(1)**Metal connectors that do not wrap over the top of the truss/rafter; **or**

**(2)**Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of Single or Double Wraps but is secured with a minimum of 3 nails.

**c. Single Wraps**

Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side.

**d. Double Wraps**

**(1)**Metal connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side; **or**

**(2)**Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.

**8. Opening Protection**

**a. Class A (Hurricane Impact)** – All exterior openings or all glazed exterior openings in buildings (doors, windows, skylights and vents, other than roof ridge gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant window units that are listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County. For buildings located in the HVHZ (High Velocity Hurricane Zone) all openings must be protected. Wind borne debris protection systems must have either a Miami-Dade NOA or FBC product approval denoting "For Use in the HVHZ". All opening protection devices must meet the following "Cyclic Pressure and Large Missile Impact" standards as appropriate:

- (1) Miami Dade County Notice of Acceptance (NOA) 201, 202 **and** 203. (Large Missile – 9 lb.)
  - (2) Florida Building Code Testing Application Standard (TAS) 201, 202 **and** 203. (Large Missile – 9 lb.)
  - (3) American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996. (Large Missile – 9 lb.)
  - (4) Southern Standards Technical Document (SSTD) 12. (Large Missile – 9 lb.)
  - (5) For Skylights Only: ASTM E 1886/E 1996. (Large Missile – 4.5 lb.)
  - (6) For Garage Doors Only: ANSI/DASMA 108 **and** 115. (Large Missile – 9 lb.)
- b. Class B (Basic Impact)** – All exterior openings or All glazed exterior openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant window units that are listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County. All opening protection devices must meet the following “Cyclic Pressure and Large Missile Impact” standards as appropriate:
- (1) (ASTM) E 1886 and ASTM E 1996. (Large Missile – 4.5 lb.)
  - (2) (SSTD) 12. (Large Missile – 4 lb. to 8 lb.)
  - (3) For Skylights Only: ASTM E 1886/E 1996. (Large Missile – 4.5 lb.)
- c. None** – All other cases, including unprotected glazed openings.

#### **D. Premium Computation**

From the Loss Mitigation Factor tables below, determine the applicable rating factor. Then apply the factor to each **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

**E. Loss Mitigation Tables**

<b>Loss Mitigation Credits for 1 to 4 units – Terrain C</b>									
<i>(This chart is not applicable to renter contents and condominium unit owner in a building with 5 or more units.)</i>									
<b>YEAR BUILT BEFORE JANUARY 1, 2002</b>				<b>Roof Shape and Opening Protection</b>					
				<b>Other Roof Shape</b>			<b>Hip Roof Shape</b>		
<b>Roof Cover</b>	<b>Roof Deck Attachment</b>	<b>Roof-Wall Connection</b>	<b>Sec. Water Resistance</b>	<b>None</b>	<b>Class B</b>	<b>Class A</b>	<b>None</b>	<b>Class B</b>	<b>Class A</b>
Non-FBC Equivalent	A. (6d @ 6"/12")	Toe Nails	No SWR	1.00	0.71	0.61	0.72	0.44	0.36
			SWR	0.93	0.62	0.52	0.68	0.38	0.28
		Clips	No SWR	0.82	0.62	0.56	0.56	0.36	0.32
			SWR	0.74	0.52	0.46	0.49	0.28	0.24
		Single Wraps	No SWR	0.80	0.61	0.56	0.55	0.36	0.32
			SWR	0.72	0.51	0.46	0.49	0.28	0.24
		Double Wraps	No SWR	0.79	0.61	0.56	0.55	0.36	0.32
			SWR	0.72	0.51	0.46	0.49	0.28	0.24
	B. (8d @ 6"/12")	Toe Nails	No SWR	0.91	0.56	0.45	0.71	0.41	0.31
			SWR	0.86	0.50	0.39	0.67	0.36	0.26
		Clips	No SWR	0.62	0.37	0.31	0.43	0.27	0.24
			SWR	0.56	0.29	0.22	0.35	0.21	0.17
		Single Wraps	No SWR	0.52	0.33	0.30	0.40	0.26	0.24
			SWR	0.42	0.24	0.20	0.29	0.19	0.17
		Double Wraps	No SWR	0.49	0.32	0.29	0.39	0.26	0.24
			SWR	0.37	0.21	0.19	0.28	0.18	0.17
	C. (8d @ 6"/6")	Toe Nails	No SWR	0.91	0.55	0.44	0.71	0.41	0.31
			SWR	0.86	0.49	0.39	0.67	0.36	0.26
		Clips	No SWR	0.61	0.36	0.29	0.43	0.27	0.24
			SWR	0.55	0.29	0.21	0.35	0.21	0.17
		Single Wraps	No SWR	0.51	0.31	0.27	0.39	0.25	0.24
			SWR	0.40	0.22	0.19	0.27	0.18	0.17
		Double Wraps	No SWR	0.45	0.28	0.26	0.39	0.24	0.23
			SWR	0.29	0.19	0.17	0.26	0.17	0.16
FBC Equivalent	A. (6d @ 6"/12")	Toe Nails	No SWR	0.93	0.61	0.51	0.67	0.37	0.27
			SWR	0.90	0.58	0.48	0.64	0.35	0.25
		Clips	No SWR	0.72	0.50	0.44	0.47	0.27	0.22
			SWR	0.70	0.47	0.42	0.46	0.24	0.20
		Single Wraps	No SWR	0.70	0.49	0.44	0.47	0.27	0.22
			SWR	0.68	0.46	0.41	0.45	0.24	0.20
		Double Wraps	No SWR	0.70	0.49	0.44	0.47	0.27	0.22
			SWR	0.67	0.46	0.41	0.45	0.24	0.20
	B. (8d @ 6"/12")	Toe Nails	No SWR	0.85	0.49	0.37	0.65	0.34	0.24
			SWR	0.82	0.47	0.36	0.63	0.33	0.22
		Clips	No SWR	0.54	0.29	0.22	0.34	0.19	0.16
			SWR	0.52	0.26	0.19	0.32	0.17	0.14
		Single Wraps	No SWR	0.42	0.24	0.20	0.29	0.17	0.16
			SWR	0.39	0.21	0.17	0.26	0.15	0.14
		Double Wraps	No SWR	0.37	0.22	0.20	0.28	0.17	0.16
			SWR	0.33	0.18	0.16	0.24	0.14	0.14
	C. (8d @ 6"/6")	Toe Nails	No SWR	0.85	0.49	0.37	0.65	0.34	0.24
			SWR	0.82	0.46	0.35	0.63	0.33	0.22
		Clips	No SWR	0.54	0.27	0.20	0.34	0.19	0.16
			SWR	0.52	0.26	0.18	0.31	0.17	0.14
		Single Wraps	No SWR	0.40	0.22	0.18	0.28	0.17	0.16
			SWR	0.37	0.19	0.16	0.24	0.14	0.14
		Double Wraps	No SWR	0.32	0.19	0.17	0.27	0.16	0.16
			SWR	0.26	0.16	0.14	0.22	0.14	0.13
Reinforced Concrete Roof Deck				0.20	0.12	0.12	0.20	0.12	0.12
<b>YEAR BUILT ON OR AFTER JANUARY 1, 2002</b>									
Other Roof Deck			No SWR	0.23	0.18	0.18	0.19	0.14	0.14
			SWR	0.20	0.16	0.16	0.17	0.14	0.14
Reinforced Concrete Roof Deck				0.19	0.11	0.11	0.19	0.11	0.11

<b>Loss Mitigation Credits for 5+ units – Terrain C</b>												
(This chart is not applicable for risks located in a building that has 1 to 4 units.)												
<b>BUILDING TYPE I / 3 stories or less YEAR BUILT BEFORE JANUARY 1, 2002</b>				<b>Roof Shape and Opening Protection</b>								
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Sec. Water Resistance	Flat			Gable			Hip		
				None	Class B	Class A	None	Class B	Class A	None	Class B	Class A
Non-FBC Equivalent	A. (6d @ 6"/12")	Toe Nails	No SWR	1.00	0.82	0.71	0.81	0.52	0.43	0.76	0.48	0.39
			SWR	0.88	0.66	0.56	0.79	0.48	0.39	0.73	0.44	0.34
		Clips	No SWR	0.94	0.76	0.68	0.72	0.40	0.35	0.66	0.34	0.30
			SWR	0.82	0.58	0.54	0.69	0.36	0.31	0.63	0.28	0.25
		Single Wraps	No SWR	0.92	0.76	0.68	0.69	0.40	0.35	0.62	0.34	0.30
			SWR	0.80	0.58	0.53	0.66	0.34	0.30	0.59	0.28	0.24
		Double Wraps	No SWR	0.91	0.76	0.68	0.66	0.38	0.35	0.61	0.34	0.29
			SWR	0.79	0.58	0.53	0.63	0.34	0.30	0.58	0.28	0.24
	B. (8d @ 6"/12")	Toe Nails	No SWR	0.87	0.64	0.49	0.76	0.46	0.36	0.74	0.46	0.35
			SWR	0.73	0.40	0.30	0.73	0.42	0.32	0.71	0.40	0.30
		Clips	No SWR	0.77	0.52	0.41	0.63	0.30	0.23	0.60	0.26	0.23
			SWR	0.61	0.26	0.19	0.60	0.24	0.18	0.57	0.18	0.16
		Single Wraps	No SWR	0.73	0.46	0.39	0.59	0.26	0.22	0.54	0.24	0.22
			SWR	0.57	0.20	0.18	0.56	0.20	0.16	0.51	0.16	0.15
		Double Wraps	No SWR	0.63	0.46	0.39	0.49	0.24	0.22	0.46	0.24	0.21
			SWR	0.47	0.18	0.18	0.46	0.16	0.15	0.42	0.16	0.14
	C. (8d @ 6"/6")	Toe Nails	No SWR	0.87	0.64	0.48	0.77	0.46	0.36	0.74	0.46	0.35
			SWR	0.73	0.38	0.29	0.74	0.42	0.32	0.71	0.40	0.30
		Clips	No SWR	0.76	0.50	0.39	0.63	0.30	0.23	0.60	0.26	0.22
			SWR	0.60	0.24	0.16	0.60	0.24	0.17	0.57	0.18	0.16
		Single Wraps	No SWR	0.72	0.46	0.37	0.59	0.26	0.22	0.54	0.24	0.22
			SWR	0.56	0.18	0.15	0.56	0.18	0.15	0.51	0.16	0.15
		Double Wraps	No SWR	0.62	0.44	0.37	0.49	0.24	0.20	0.46	0.22	0.20
			SWR	0.45	0.14	0.14	0.46	0.14	0.14	0.42	0.14	0.14
FBC Equivalent	A. (6d @ 6"/12")	Toe Nails	No SWR	0.82	0.60	0.49	0.78	0.48	0.39	0.73	0.46	0.34
			SWR	0.82	0.60	0.49	0.78	0.48	0.38	0.73	0.44	0.33
		Clips	No SWR	0.75	0.52	0.46	0.68	0.36	0.31	0.63	0.30	0.25
			SWR	0.75	0.52	0.46	0.68	0.34	0.30	0.61	0.28	0.23
		Single Wraps	No SWR	0.73	0.52	0.46	0.66	0.36	0.30	0.59	0.30	0.25
			SWR	0.73	0.52	0.46	0.65	0.34	0.29	0.58	0.28	0.23
		Double Wraps	No SWR	0.72	0.52	0.46	0.63	0.34	0.30	0.57	0.30	0.25
			SWR	0.71	0.52	0.46	0.62	0.34	0.29	0.56	0.28	0.23
	B. (8d @ 6"/12")	Toe Nails	No SWR	0.72	0.40	0.30	0.73	0.44	0.32	0.71	0.44	0.32
			SWR	0.71	0.40	0.28	0.73	0.42	0.31	0.70	0.42	0.30
		Clips	No SWR	0.59	0.26	0.20	0.60	0.26	0.19	0.57	0.22	0.18
			SWR	0.58	0.26	0.18	0.59	0.24	0.17	0.56	0.18	0.16
		Single Wraps	No SWR	0.55	0.22	0.19	0.56	0.22	0.18	0.51	0.18	0.16
			SWR	0.54	0.20	0.17	0.55	0.20	0.16	0.50	0.16	0.15
		Double Wraps	No SWR	0.46	0.20	0.18	0.46	0.18	0.17	0.42	0.18	0.16
			SWR	0.45	0.18	0.16	0.45	0.16	0.15	0.41	0.14	0.14
	C. (8d @ 6"/6")	Toe Nails	No SWR	0.71	0.40	0.28	0.73	0.44	0.32	0.71	0.42	0.31
			SWR	0.71	0.38	0.27	0.73	0.42	0.31	0.70	0.42	0.30
		Clips	No SWR	0.59	0.26	0.18	0.60	0.26	0.18	0.57	0.20	0.18
			SWR	0.58	0.24	0.16	0.59	0.24	0.16	0.56	0.18	0.16
		Single Wraps	No SWR	0.54	0.20	0.16	0.56	0.20	0.17	0.51	0.18	0.16
			SWR	0.54	0.18	0.15	0.55	0.18	0.15	0.49	0.14	0.14
		Double Wraps	No SWR	0.44	0.18	0.16	0.46	0.18	0.16	0.42	0.16	0.16
			SWR	0.43	0.14	0.14	0.44	0.14	0.14	0.41	0.14	0.13
Reinforced Concrete Roof Deck				0.20	0.10	0.10	0.20	0.10	0.10	0.20	0.10	0.10
<b>YEAR BUILT ON OR AFTER JANUARY 1, 2002</b>												
Other Roof Deck			No SWR	0.17	0.16	0.13	0.15	0.12	0.11	0.14	0.12	0.11
			SWR	0.16	0.14	0.12	0.13	0.12	0.10	0.13	0.10	0.10
Reinforced Concrete Roof Deck				0.19	0.11	0.10	0.10	0.11	0.10	0.10	0.11	0.10



<b>Loss Mitigation Credits for 5+ units – Terrain C</b>											
(This chart is not applicable for risks located in a building that has 1 to 4 units.)											
<b>BUILDING TYPE II / 4 to 6 stories YEAR BUILT BEFORE JANUARY 1, 2002</b>			A Wood Deck			B Metal Deck			C Reinforced Concrete Deck		
Year Built	Roof Cover	Sec. Water Resistance	None	Class B	Class A	None	Class B	Class A	None	Class B	Class A
1982 or earlier	Level A	No SWR	1.00	0.90	0.86	0.72	0.46	0.44			
		SWR	0.86	0.74	0.72	0.52	0.24	0.22	0.46	0.14	0.14
	Level B	No SWR	0.82	0.68	0.66	0.54	0.28	0.26			
		SWR	0.80	0.68	0.66	0.52	0.22	0.22	0.46	0.14	0.14
1983 - 2001	Level A	No SWR	0.96	0.76	0.74	0.72	0.44	0.42			
		SWR	0.60	0.40	0.38	0.42	0.22	0.22	0.30	0.12	0.12
	Level B	No SWR	0.66	0.46	0.44	0.46	0.26	0.26			
		SWR	0.66	0.46	0.44	0.46	0.26	0.26	0.30	0.12	0.12

<b>BUILT ON OR AFTER JAN. 1, 2002</b>		Other Roof Deck			Reinforced Concrete Deck		
Location	Sec. Water Resistance	None	Class B	Class A	None	Class B	Class A
Rest of Florida	No SWR	0.24	0.20	0.20			
	SWR	0.18	0.14		0.25	0.12	0.12
Broward or Dade County	No SWR			0.23			
	SWR			0.17			0.17

<b>Loss Mitigation Credits for 5+ units – Terrain C</b>								
(This chart is not applicable for risks located in a building that has 1 to 4 units.)								
<b>BUILDING TYPE III / 7 stories or more YEAR BUILT BEFORE JAN. 1, 2002</b>			B Metal Deck			C Reinforced Concrete Deck		
Year Built	Roof Cover	Secondary Water Resistance	None	Class B	Class A	None	Class B	Class A
1982 or earlier	Level A	No SWR	1.00	0.58	0.56			
		SWR	0.78	0.34	0.34	0.66	0.16	0.14
	Level B	No SWR	0.82	0.40	0.38			
		SWR	0.78	0.34	0.32	0.66	0.16	0.14
1983 - 2001	Level A	No SWR	0.94	0.44	0.42			
		SWR	0.58	0.20	0.18	0.52	0.14	0.12
	Level B	No SWR	0.66	0.26	0.26			
		SWR	0.58	0.20	0.18	0.52	0.14	0.12

<b>BUILT ON OR AFTER JAN. 1, 2002</b>		Other Roof Deck			Reinforced Concrete Deck		
Location	Secondary Water Resistance	None	Class B	Class A	None	Class B	Class A
Rest of Florida	No SWR	0.32	0.24	0.24			
	SWR	0.26	0.18	0.18	0.46	0.12	0.12
Broward or Dade County	No SWR			0.34			
	SWR			0.36			0.23

**Rule 308. INDIVIDUAL RISK CHARACTERISTICS**

**A. Seasonal Property**

A seasonal property is a risk with continuous un-occupancy of three or more consecutive months during any twelve (12) month period.

To apply the seasonal property surcharge, apply the following rate factors to the **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

<b>SIC HWO 2, SIC HWO 4 &amp; SIC HWO 6 Seasonal Property</b>	
Peril Insured Against	Factor
Hurricane	1.050
Other Wind	1.050

**B. Year Built (SIC HWO 2)**

The rate factor applies to the year during which the construction of the house was completed, **regardless** of the date of first occupancy.

To apply the year built premium adjustment, determine the appropriate rate factors from the Year Built Rate Factor Table. Then apply the rate factors to the **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

**C. Construction**

1. Determine the Construction Type applicable to the risk.
2. From the Construction Type Rate Factor Table determine the applicable rate factor for each individual peril. Then apply the rate factors to the **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

**Rule 310. MANDATORY ADDITIONAL CHARGES**

**A. Managing General Agency Fee**

Pursuant to the provisions of Section 626.7451, Florida Statutes the Company's Managing Agent as defined in Section 626.091, Florida Statutes will charge a \$25 policy fee on each new and renewal policy. The policy fee shall be a component of the Company's Rate Filing and shall be fully earned.

**B. Other Surcharges and Assessments**

Other surcharges and assessments may be levied in accordance with the state statute or an Office of Insurance Regulation rule (i.e., Safepoint Policyholder Surcharge, FHCF Surcharge, etc.). These charges and the corresponding calculations will be disclosed on the Premium Calculation Worksheet if they are applicable.

**Note:** The premium for any "Mandatory Additional Charges" is not commissionable.

## SECTION IV - OPTIONAL COVERAGES

### Rule 400. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST COVERAGE

- A. When Replacement Cost Coverage is selected, the following rate factors are applied to the **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

<b>SIC HWO 2 Personal Property Replacement Cost</b>	
Peril Insured Against	Factor
Hurricane	1.150
Other Wind	1.150

or

<b>SIC HWO 4 &amp; SIC HWO 6 Personal Property</b>	
Peril Insured Against	Factor
Hurricane	1.350
Other Wind	1.350

- B. When Replacement Cost Coverage is written on form **SIC HWO 2**, Coverage **C** must be written at an amount no less than 25% of Coverage **A**.
- C. To add coverage, use endorsement **SIC HWO 0490** - Personal Property Replacement Cost Loss Settlement.

### Rule 402. ORDINANCE OR LAW BASIC AND INCREASED LIMITS (SIC HWO 6)

#### A. Basic Limits

The policy automatically provides a basic limit of 25% of the Coverage **A** limit of liability to pay costs necessary to comply with the enforcement of an ordinance or law with no premium adjustment.

#### B. Increased Limits

The basic limit may be increased to provide 50% of the Coverage **A** limit of liability.

#### C. Endorsement

For increased limit of 50% of ordinance or law, use endorsement **SIC HWO 04 77** - Ordinance or Law Increased Amount of Coverage. This endorsement is offered for all new policies and at renewal for existing policies. No mid-term endorsements are acceptable.

#### D. Premium Computation

**Basic Limit** - There is no premium adjustment.

**Increased Limit:**

1. From the **Base Rates** table, select the Hurricane Base Rate and Other Wind Base Rate.
2. Multiply each Base Rate by the applicable Territory Relativity factor from the **Territory Relativity** table.
3. Multiply each result from **D.2.** by "Each \$1,000" of Coverage **A**.
4. Multiply each result from **D.3.** by a factor of 0.05.
5. Apply the combined Hurricane and Other Wind premium to the **ADDITIONAL COVERAGE OPTIONS AND ENDORSEMENTS** premium calculation described in the Total Policy Premium Calculation rule.

### Rule 404. UNIT REGULARLY RENTED TO OTHERS (SIC HWO 6)

- A. Form **SIC HWO 6** provides exclusions for Coverage **C** when the residence premises is regularly rented or held for rental to others. The policy may be endorsed, however, to eliminate these exclusions.
- B. The Coverage **C** minimum limit of liability may not be less than \$6,000.

**C. Endorsement**

To add coverage, use endorsement **SIC HWO 1733** – Unit-Owners Rental to Others.

**D. Premium Computation**

There is no premium adjustment.

**Rule 406. ORDINANCE OR LAW BASIC AND INCREASED LIMITS (SIC HWO 2)**

**A. Basic Limits, Coverage A**

The policy automatically provides a basic limit up to 25% of the Coverage **A** limit of liability to pay costs necessary to comply with the enforcement of an ordinance or law with no premium adjustment.

**B. Increased Limit**

The basic limit may be increased to provide up to 50% of the Coverage **A** limit of liability.

**C. Endorsement**

For increased limits, use Endorsement **SIC HWO 0477** - Ordinance or Law Increased Amount of Coverage. This endorsement is offered for all new policies and at renewal for existing policies. Mid-term endorsements are not accepted.

**D. Premium Computation**

**Basic Limit** – There is no premium adjustment.

**Increased Limit** – Apply the following rate factors to the **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

<b>SIC HWO 2 Ordinance or Law Increased Coverage</b>	
<b>Peril Insured Against</b>	<b>Factor</b>
Hurricane	1.050
Other Wind	1.050

**Rule 408. OTHER STRUCTURES COVERAGE OPTIONS (SIC HWO 2)**

**A. Basic Limit, Coverage B**

The base rates include a Coverage **B** – Other Structures limit of 10% of the Coverage **A** limit of liability. The system automatically provides Coverage **B** at 2% of Coverage **A** for a premium credit. The amount of coverage may be change to a different optional limit.

**B. Optional Limits**

The Coverage **B** blanket limit of 2% may be increased to 5% or 10% of Coverage **A**.

Coverage **B** may be excluded. When Coverage B is excluded (0%), use endorsement – **SIC HWO 0412** – Exclusion of Coverage B – Other Structures.

**C. Premium Computation**

From the Coverage **B** Rate Factor Table for each peril, select the rate factor for the Coverage **B** percentage and apply the rate factors to the **INDIVIDUAL PERIL PREMIUM** calculation described in the Total Policy Premium Calculation rule.

**D. Mid-term Coverage B changes are allowed.**

**Rule 416. LOSS ASSESSMENT COVERAGE**

**A. Residence Premises**

The **SIC HWO 2** and **SIC HWO 6 policies** provide \$1,000 of loss assessment coverage for assessments relating to the residence premises. There is no premium adjustment required for this limit of coverage.

The **SIC HWO 2** limit may not be increased.

The **SIC HWO 6** loss assessment **minimum** limit must be \$2000.

The second \$1000 of the \$2000 limit is provided by application of the "\$2000 Premium" charge indicated in the table below.

**B. Premium Computation – Increased Limits**

Select the applicable premium from the table below and apply this premium to the **ADDITIONAL COVERAGE OPTIONS AND ENDORSEMENTS** premium calculation described in the Total Policy Premium Calculation rule.

Wind Territory	\$1,000 Premium	\$2,000 Premium
90	Included	8
22, 26	Included	7
23, 24, 25, 27, 28, 29	Included	7
45-48, 94, 95	Included	6
96, 97	Included	5
76, 77	Included	5
42	Included	5
14, 17-20, 41, 49-52, 56-62, 65, 66, 68-71, 75, 83, 88, 92	Included	4
15, 16, 53, 54	Included	4

**Rule 418. LIMITED FUNGI, WET OR DRY ROT, YEAST OR BACTERIA COVERAGE**

The policy provides up to **\$10,000** of coverage to pay for loss to covered real or personal property owned by an insured that is damaged by fungi, wet or dry rot, yeast or bacteria on the "residence premises." No premium adjustment is required.

**\$10,000** is the most coverage that will be provided for the total of all losses which occur during the policy period regardless of the number of locations insured for Limited Fungi, Wet Or Dry Rot, Yeast Or Bacteria Coverage or the number of claims made.

## SECTION V - BASE RATES, RELATIVITY AND RATE TABLES

### Rule 500. BASE RATE TABLES

The **BASE RATES** are the first rates used in determining the **INDIVIDUAL PERIL PREMIUMS**. The **BASE RATES** are as follows:

#### A. SIC HWO 2

Peril Insured Against	
Hurricane	70.26
Other Wind	1.62

#### B. SIC HWO 4

Peril Insured Against	
Hurricane	17.09
Other Wind	0.34

#### C. SIC HWO 6

Peril Insured Against	
Hurricane	58.81
Other Wind	1.16

Rule 502. TERRITORY RELATIVITY TABLES

Territory		Territory Relativity			Other Wind Rates		
		Hurricane Rate					
Number	County	HW-2	HW-4	HW-6	HW-2	HW-4	HW-6
		59	Bay	0.272	0.849	0.168	0.562
60	Brevard	0.257	0.305	0.228	0.342	0.605	0.473
45	Broward	0.672	0.972	0.541	0.409	0.825	0.440
46	Broward	0.561	0.517	0.293	0.513	0.563	0.317
47	Broward	0.448	0.750	0.255	0.455	1.088	0.313
48	Broward	0.300	0.630	0.291	0.348	0.862	0.464
61	Charlotte	0.235	0.231	0.195	0.379	0.687	0.569
62	Collier	0.375	0.494	0.254	0.392	0.972	0.470
22	Dade (N)	0.709	1.294	0.734	0.355	0.926	0.526
23	Dade (N)	0.431	1.140	0.497	0.272	1.103	0.426
24	Dade (N)	0.377	0.455	0.363	0.336	0.526	0.400
25	Dade (N)	0.359	0.374	0.235	0.346	0.508	0.354
26	Dade (S)	0.722	0.529	0.539	0.426	0.447	0.437
27	Dade (S)	0.549	0.921	0.358	0.416	1.025	0.342
28	Dade (S)	0.446	0.425	0.331	0.373	0.483	0.392
29	Dade (S)	0.362	0.317	0.263	0.330	0.405	0.319
41	Duval	0.065	0.095	0.061	0.564	1.835	1.292
52	Escambia	0.360	0.684	0.255	0.491	1.809	0.635
53	Escambia	0.205	0.383	0.355	0.507	1.530	1.013
54	Escambia	0.168	0.202	0.153	0.863	1.499	0.897
83	Flagler	0.095	0.134	0.124	0.566	1.534	1.466
65	Franklin	0.286	0.405	0.140	0.707	2.629	0.907
66	Gulf	0.312	0.217	0.146	0.618	1.190	0.757
56	Hernando	0.146	0.155	0.055	0.577	1.334	0.424
76	Indian River	0.466	0.414	0.327	0.348	0.525	0.431
17	Lee	0.296	0.296	0.219	0.352	0.494	0.323
18	Lee	0.194	0.233	0.150	0.284	0.595	0.402
19	Lee	0.161	0.171	0.122	0.418	0.827	0.686
20	Lee	0.155	0.221	0.100	0.458	1.202	0.611
57	Levy	0.098	0.162	0.115	0.758	2.069	1.444
68	Manatee	0.231	0.231	0.181	0.410	0.816	0.618
90	Monroe	0.528	1.150	0.523	0.399	1.000	0.396
69	Nassau	0.067	0.187	0.086	0.725	5.367	2.291
70	Okaloosa	0.401	0.281	0.220	0.531	0.871	0.613
94	Palm Beach	0.450	1.010	0.506	0.313	1.153	0.419
95	Palm Beach	0.611	0.823	0.374	0.504	1.132	0.340
96	Palm Beach	0.414	0.714	0.336	0.409	1.093	0.336
97	Palm Beach	0.470	0.361	0.290	0.502	0.506	0.288
88	Pasco	0.192	0.191	0.109	0.400	1.553	0.895
42	Pinellas	0.177	0.251	0.174	0.463	1.134	0.839
92	Santa Rosa	0.235	0.249	0.201	0.374	0.569	0.400
49	Sarasota	0.199	0.247	0.171	0.373	0.737	0.594
50	Sarasota	0.169	0.301	0.146	0.429	1.436	0.719
51	Sarasota	0.159	0.396	0.127	0.556	2.617	0.805
71	St Johns	0.069	0.414	0.075	0.755	10.116	1.681
77	St Lucie	0.597	0.329	0.328	0.352	0.387	0.314
14	Volusia	0.125	0.215	0.129	0.451	2.114	1.207
15	Volusia	0.070	0.159	0.062	0.505	2.367	0.806
16	Volusia	0.059	0.216	0.030	0.591	4.654	0.518
58	Wakulla	0.114	0.279	0.131	0.810	4.268	1.760
75	Walton	0.398	0.451	0.201	0.577	1.800	0.796

**Rule 504. RATE FACTOR TABLES**

**A. SIC HWO 2 Rate Factor Tables**

<b>SIC HWO 2 COVERAGE A RATE FACTORS</b>					
Coverage A Limit (per \$1,000)	HURRICANE	OTHER WIND	Coverage A Limit (per \$1,000)	HURRICANE	OTHER WIND
25	25.000	25.000	325	326.950	326.950
30	30.000	30.000	350	352.800	352.800
35	35.000	35.000	375	378.750	378.750
40	40.000	40.000	400	404.800	404.800
45	45.000	45.000	425	430.950	430.950
50	50.000	50.000	450	457.200	457.200
55	55.000	55.000	475	483.550	483.550
60	60.000	60.000	500	510.000	510.000
65	65.000	65.000	600	616.800	616.800
70	70.000	70.000	700	725.200	725.200
75	75.000	75.000	800	835.200	835.200
80	80.000	80.000	900	946.800	946.800
85	85.000	85.000	1000	1060.000	1060.000
90	90.000	90.000	1100	1174.800	1174.800
95	95.000	95.000	1200	1291.200	1291.200
100	100.000	100.000	1300	1409.200	1409.200
105	105.000	105.000	1400	1528.800	1528.800
110	110.000	110.000	1500	1650.000	1650.000
115	115.000	115.000	1600	1772.800	1772.800
120	120.000	120.000	1700	1897.200	1897.200
125	125.000	125.000	1800	2023.200	2023.200
130	130.000	130.000	1900	2150.800	2150.800
135	135.000	135.000	2000	2280.000	2280.000
140	140.000	140.000	2100	2410.800	2410.800
145	145.000	145.000	2200	2543.200	2543.200
150	150.000	150.000	2300	2677.200	2677.200
155	155.000	155.000	2400	2812.800	2812.800
160	160.000	160.000	2500	2950.000	2950.000
165	165.000	165.000	2600	3088.800	3088.800
170	170.000	170.000	2700	3229.200	3229.200
175	175.000	175.000	2800	3371.200	3371.200
180	180.000	180.000	2900	3514.800	3514.800
185	185.000	185.000	3000	3660.000	3660.000
190	190.000	190.000	3100	3806.800	3806.800
195	195.000	195.000	3200	3955.200	3955.200
200	200.000	200.000	3300	4105.200	4105.200
225	225.000	225.000	3400	4250.000	4250.000
250	250.000	250.000	3500	4375.000	4375.000
275	275.550	275.550	Each Add'l \$100,000	125.000	125.000
300	301.200	301.200			

<b>SIC HWO 2 COVERAGE B RATE FACTORS</b>		
% of Coverage A	HURRICANE	OTHER WIND
0	0.973	0.973
2	0.990	0.990
5	0.997	0.997
10	1.000	1.000

<b>SIC HWO 2 CONSTRUCTION TYPE RATE FACTORS – HURRICANE AND OTHER WIND</b>		
Frame	Masonry	Superior Construction
1.000	0.980	0.950



<b>SIC HWO 2 COVERAGE C RATE FACTORS</b>		
<b>% of Coverage A</b>	<b>HURRICANE</b>	<b>OTHER WIND</b>
<b>0</b>	0.743	0.533
<b>25</b>	0.862	0.731
<b>26</b>	0.867	0.740
<b>28</b>	0.878	0.758
<b>30</b>	0.888	0.778
<b>32</b>	0.899	0.798
<b>34</b>	0.909	0.818
<b>36</b>	0.920	0.839
<b>38</b>	0.931	0.860
<b>40</b>	0.942	0.882
<b>42</b>	0.954	0.904
<b>44</b>	0.965	0.927
<b>46</b>	0.977	0.951
<b>48</b>	0.988	0.975
<b>50</b>	1.000	1.000

<b>SIC HWO 2 YEAR BUILT RATE FACTORS</b>					
<b>Year Built</b>	<b>HURRICANE</b>	<b>OTHER WIND</b>	<b>Year Built</b>	<b>HURRICANE</b>	<b>OTHER WIND</b>
<b>2010 or Newer</b>	1.000	1.000	<b>1980</b>	1.110	1.110
<b>2009</b>	1.000	1.000	<b>1979</b>	1.120	1.120
<b>2008</b>	1.000	1.000	<b>1978</b>	1.130	1.130
<b>2007</b>	1.000	1.000	<b>1977</b>	1.140	1.140
<b>2006</b>	1.000	1.000	<b>1976</b>	1.150	1.150
<b>2005</b>	1.000	1.000	<b>1975</b>	1.160	1.160
<b>2004</b>	1.000	1.000	<b>1974</b>	1.170	1.170
<b>2003</b>	1.000	1.000	<b>1973</b>	1.180	1.180
<b>2002</b>	1.000	1.000	<b>1972</b>	1.190	1.190
<b>2001</b>	1.000	1.000	<b>1971</b>	1.200	1.200
<b>2000</b>	1.000	1.000	<b>1970</b>	1.200	1.200
<b>1999</b>	1.000	1.000	<b>1969</b>	1.200	1.200
<b>1998</b>	1.000	1.000	<b>1968</b>	1.200	1.200
<b>1997</b>	1.000	1.000	<b>1967</b>	1.200	1.200
<b>1996</b>	1.000	1.000	<b>1966</b>	1.200	1.200
<b>1995</b>	1.000	1.000	<b>1965</b>	1.200	1.200
<b>1994</b>	1.000	1.000	<b>1964</b>	1.200	1.200
<b>1993</b>	1.000	1.000	<b>1963</b>	1.200	1.200
<b>1992</b>	1.000	1.000	<b>1962</b>	1.200	1.200
<b>1991</b>	1.000	1.000	<b>1961</b>	1.200	1.200
<b>1990</b>	1.010	1.010	<b>1960</b>	1.200	1.200
<b>1989</b>	1.020	1.020	<b>1959</b>	1.200	1.200
<b>1988</b>	1.030	1.030	<b>1958</b>	1.200	1.200
<b>1987</b>	1.040	1.040	<b>1957</b>	1.200	1.200
<b>1986</b>	1.050	1.050	<b>1956</b>	1.200	1.200
<b>1985</b>	1.060	1.060	<b>1955</b>	1.200	1.200
<b>1984</b>	1.070	1.070	<b>1954</b>	1.200	1.200
<b>1983</b>	1.080	1.080	<b>1953</b>	1.200	1.200
<b>1982</b>	1.090	1.090	<b>1952</b>	1.200	1.200
<b>1981</b>	1.100	1.100	<b>1951 or Older</b>	1.200	1.200

**END OF SIC HWO 2 RATES**

**B. SIC HWO 4 Rate Factor Tables**

<b>SIC HWO 4 COVERAGE C RATE FACTORS</b>					
<b>Coverage C Limit (per \$1,000)</b>	<b>HURRICANE</b>	<b>OTHER WIND</b>	<b>Coverage C Limit (per \$1,000)</b>	<b>HURRICANE</b>	<b>OTHER WIND</b>
<b>6</b>	6.000	6.000	<b>90</b>	90.000	90.000
<b>7</b>	7.000	7.000	<b>95</b>	95.000	95.000
<b>8</b>	8.000	8.000	<b>100</b>	100.000	100.000
<b>9</b>	9.000	9.000	<b>105</b>	105.000	105.000
<b>10</b>	10.000	10.000	<b>110</b>	110.000	110.000
<b>11</b>	11.000	11.000	<b>115</b>	115.000	115.000
<b>12</b>	12.000	12.000	<b>120</b>	120.000	120.000
<b>13</b>	13.000	13.000	<b>125</b>	125.000	125.000
<b>14</b>	14.000	14.000	<b>130</b>	130.000	130.000
<b>15</b>	15.000	15.000	<b>135</b>	135.000	135.000
<b>16</b>	16.000	16.000	<b>140</b>	140.000	140.000
<b>17</b>	17.000	17.000	<b>145</b>	145.000	145.000
<b>18</b>	18.000	18.000	<b>150</b>	150.000	150.000
<b>19</b>	19.000	19.000	<b>155</b>	155.000	155.000
<b>20</b>	20.000	20.000	<b>160</b>	160.000	160.000
<b>21</b>	21.000	21.000	<b>165</b>	165.000	165.000
<b>22</b>	22.000	22.000	<b>170</b>	170.000	170.000
<b>23</b>	23.000	23.000	<b>175</b>	175.000	175.000
<b>24</b>	24.000	24.000	<b>180</b>	180.000	180.000
<b>25</b>	25.000	25.000	<b>185</b>	185.000	185.000
<b>26</b>	26.000	26.000	<b>190</b>	190.000	190.000
<b>27</b>	27.000	27.000	<b>195</b>	195.000	195.000
<b>30</b>	30.000	30.000	<b>200</b>	200.000	200.000
<b>35</b>	35.000	35.000	<b>210</b>	210.000	210.000
<b>40</b>	40.000	40.000	<b>220</b>	220.000	220.000
<b>45</b>	45.000	45.000	<b>230</b>	230.000	230.000
<b>50</b>	50.000	50.000	<b>240</b>	240.000	240.000
<b>55</b>	55.000	55.000	<b>250</b>	250.000	250.000
<b>60</b>	60.000	60.000	<b>260</b>	260.000	260.000
<b>65</b>	65.000	65.000	<b>270</b>	270.000	270.000
<b>70</b>	70.000	70.000	<b>280</b>	280.000	280.000
<b>75</b>	75.000	75.000	<b>290</b>	290.000	290.000
<b>80</b>	80.000	80.000	<b>300</b>	300.000	300.000
<b>85</b>	85.000	85.000	<b>Each Add'l \$5,000</b>	5.000	5.000

<b>SIC HWO 4 CONSTRUCTION TYPE RATE FACTORS</b>		
<b>HURRICANE AND OTHER WIND</b>		
<b>Frame</b>	<b>Masonry</b>	<b>Superior Construction</b>
1.000	0.980	0.950

**END OF SIC HWO 4 RATES**

**C. SIC HWO 6 Rate Factor Tables**

<b>SIC HWO 6 COVERAGE A &amp; C COMBINED LIMIT RATE FACTORS</b>					
<b>Coverage A+C Limit (per \$1,000)</b>	<b>HURRICANE</b>	<b>OTHER WIND</b>	<b>Coverage A+C Limit (per \$1,000)</b>	<b>HURRICANE</b>	<b>OTHER WIND</b>
<b>6</b>	6.000	6.000	<b>110</b>	110.000	110.000
<b>7</b>	7.000	7.000	<b>115</b>	115.000	115.000
<b>8</b>	8.000	8.000	<b>120</b>	120.000	120.000
<b>9</b>	9.000	9.000	<b>125</b>	125.000	125.000
<b>10</b>	10.000	10.000	<b>130</b>	130.000	130.000
<b>11</b>	11.000	11.000	<b>135</b>	135.000	135.000
<b>12</b>	12.000	12.000	<b>140</b>	140.000	140.000
<b>13</b>	13.000	13.000	<b>145</b>	145.000	145.000
<b>14</b>	14.000	14.000	<b>150</b>	150.000	150.000
<b>15</b>	15.000	15.000	<b>155</b>	155.000	155.000
<b>16</b>	16.000	16.000	<b>160</b>	160.000	160.000
<b>17</b>	17.000	17.000	<b>165</b>	165.000	165.000
<b>18</b>	18.000	18.000	<b>170</b>	170.000	170.000
<b>19</b>	19.000	19.000	<b>175</b>	175.000	175.000
<b>20</b>	20.000	20.000	<b>180</b>	180.000	180.000
<b>21</b>	21.000	21.000	<b>185</b>	185.000	185.000
<b>22</b>	22.000	22.000	<b>190</b>	190.000	190.000
<b>23</b>	23.000	23.000	<b>195</b>	195.000	195.000
<b>24</b>	24.000	24.000	<b>200</b>	200.000	200.000
<b>25</b>	25.000	25.000	<b>225</b>	225.000	225.000
<b>26</b>	26.000	26.000	<b>250</b>	250.000	250.000
<b>27</b>	27.000	27.000	<b>275</b>	275.000	275.000
<b>30</b>	30.000	30.000	<b>300</b>	300.000	300.000
<b>35</b>	35.000	35.000	<b>325</b>	325.000	325.000
<b>40</b>	40.000	40.000	<b>350</b>	350.000	350.000
<b>45</b>	45.000	45.000	<b>375</b>	375.000	375.000
<b>50</b>	50.000	50.000	<b>400</b>	400.000	400.000
<b>55</b>	55.000	55.000	<b>425</b>	425.000	425.000
<b>60</b>	60.000	60.000	<b>450</b>	450.000	450.000
<b>65</b>	65.000	65.000	<b>475</b>	475.000	475.000
<b>70</b>	70.000	70.000	<b>500</b>	500.000	500.000
<b>75</b>	75.000	75.000	<b>600</b>	600.000	600.000
<b>80</b>	80.000	80.000	<b>700</b>	700.000	700.000
<b>85</b>	85.000	85.000	<b>800</b>	800.000	800.000
<b>90</b>	90.000	90.000	<b>900</b>	900.000	900.000
<b>95</b>	95.000	95.000	<b>1,000</b>	1000.000	1000.000
<b>100</b>	100.000	100.000	<b>Each Add'l \$100,000</b>	100.000	100.000
<b>105</b>	105.000	105.000			

<b>SIC HWO 6 CONSTRUCTION TYPE RATE FACTORS HURRICANE AND OTHER WIND</b>		
<b>Frame</b>	<b>Masonry</b>	<b>Superior Construction</b>
1.000	0.980	0.950

**END OF SIC HWO 6 RATES**

**SECTION VI - TERRITORY DEFINITIONS**

**Rule 600. WIND ONLY RESIDENTIAL RATING TERRITORIES AND DEFINITIONS**

Territory numbers apply for rating of all wind only residential properties. All descriptions and territory numbers are "mutually exclusive." Use the territory number and its description which most accurately describes the location of the risk.

**NOTE:** The following information applies to all Safepoint "Coastal" counties:

- All lines of demarcation described by a drive, road, street, etc. shall mean the center line of said drive, road, street, etc.
- All directions given shall mean a contiguous line formed by the intersection of drive, road, street, etc. with other said drives, roads, streets, etc. as described.
- All directions referring to north, south, east or west indicate a general direction.
- The Coastal Program areas, as described below, correspond to CPIC's "Wind-Only Eligible Areas," which were frozen by Florida Law effective March 1, 1997. Incorporations and annexations and other changes by municipalities or cities (with the exception of Cape Canaveral) occurring after March 1, 1997 do not alter the actual physical eligible area as it existed March 1, 1997 (e.g. where a municipality or a city may incorporate additional areas or where a non-eligible area may annex an eligible area).

**RESIDENTIAL RATING ONLY**

**County Territory # Description of Coastal Program Area**

Bay	59	The City of Panama City Beach and a designated area extending four (4) miles east of the city limits bounded by St. Andrews State Park on the east, the Grand Lagoon on the north, and the Gulf of Mexico on the south; that area extending five (5) miles west of the city limits and lying within one thousand (1,000) feet of the Gulf of Mexico, and all areas lying within one thousand (1,000) feet of the Gulf of Mexico at mean high water mark within the City of Mexico Beach.
Brevard	60	That area within Port Canaveral, bordered on the south by the City of Cape Canaveral, on the west by the Banana River, and bordered on the north by Federal government property; and all areas south of Port Canaveral within one thousand (1,000) feet of the mean high water mark of the Atlantic ocean, extending southward to the Sebastian Inlet. The area includes unincorporated areas of Brevard County, portions of seven municipalities and a portion of Patrick Air Force Base within one thousand (1,000) feet of the mean high water mark of the Atlantic ocean.
Broward	45	All areas east of the Intracoastal Waterway channel.
Broward	46	All areas lying east of a border created by the following roads and west of Territory 45 as described above: beginning at the Palm Beach/Broward county line and its intersection with US Hwy 1 (Federal Hwy), continuing south on US Hwy 1 (Federal Hwy) to NE 18th Ave in the city of Ft. Lauderdale, south to NE 7th St., west to Victoria Park Rd, south to SE 2nd Ct, west to SE 17th Ave, south to Brickell Dr, cross the Sospiro Canal/Cordova River, continuing south on Cordoba Rd to SE 17th St. Cswy, east to Eisenhower Blvd, south to SE 26th St, west to SE 14th Ave, south to Eller Dr, east to McIntosh Rd, south to Dania Cut Off Canal, continuing south on Gulfstream Rd in the city of Dania to Dania Beach Blvd, west to SE 5th Ave, south to N 14th Ave in the city of Hollywood, south to Hallandale Beach Blvd, east to Layne Blvd, south to the Broward/Dade county line.
Broward	47	All areas lying east of a border created by the following roads and west of Territory 46 as described above: beginning at the Palm Beach/Broward county line and its intersection with Dixie Hwy, continuing south of Dixie Hwy to NE 13th St in the city of Ft. Lauderdale, west to NE 5th Ter, south to E. Sunrise Blvd, east to US Hwy 1, south to the Broward/Dade county line Broward 48 All areas lying east of the west lane of I-95 and west of Territory 47 as described above beginning at the Palm Beach/Broward county line and its intersection with I-95 continuing to the Broward/Dade county line. Charlotte 61 A designated area consisting of the islands of Knight and Don Pedro (also known as Palm Island and Bocilla Island), Thornton Key and Little Gasparilla Island (located south of Stump Pass and north of Gasparilla Pass), that area lying on the northern end of Big Gasparilla Island, and an area consisting of Manasota Key southward from the Sarasota County Line to the northern boundary of the Port Charlotte Beach State Recreation Area, and certain associated islands, but not including the causeway connecting Manasota Key with the mainland.
Broward	48	All areas lying east of the west lane of I-95 and west of Territory 47 as described above beginning at the Palm Beach/Broward county line and its intersection with I-95 continuing to the Broward/Dade county line.

Charlotte	61	A designated area consisting of the islands of Knight and Don Pedro (also known as Palm Island and Bocilla Island), Thornton Key and Little Gasparilla Island (located south of Stump Pass and north of Gasparilla Pass), that area lying on the northern end of Big Gasparilla Island, and an area consisting of Manasota Key southward from the Sarasota County Line to the northern boundary of the Port Charlotte Beach State Recreation Area, and certain associated islands, but not including the causeway connecting Manasota Key with the mainland.
Collier	62	A designated area consisting of all waterfront areas that lie within one thousand (1,000) feet of the Gulf of Mexico or of any Bays, Rivers, Harbors or Sounds and which are located within Collier County, including (but not limited to) City of Naples, Marco, and Vanderbilt Beach. All locations in the following island areas are eligible: Caxambas, Chokoloskee, Everglades City, Goodland, Isles of Capri, Keewaydin Island and Marco Island. (Coastal Program Areas North of SW 32nd Rd., South Miami Ave., and South Bayshore Dr.).
Dade	22	All areas lying east of the west bank of the Intracoastal Waterway channel including Key Biscayne in its entirety.
Dade	23	All areas lying east of a border created by the following roads and west of Territory 22 as described above: beginning at the Broward/Dade county line and its intersection with NE 34th Ave., continuing south on NE 34th Ave. to Country Club Dr., south to NE 192nd St Cswy, west to US Hwy 1 (Biscayne Blvd), south to NE 163rd St, west to the Florida East Coast Railroad, south to NW 1st Ave, south to SW 1st Ave, south to Miami Ave, west to SW 32nd Rd.
Dade	24	All areas lying east of a border created by the following roads and west of Territory 23 as described above: beginning at the Broward/Dade county line and its intersection with W Dixie Hwy, continuing south on W Dixie Hwy to NE 203rd St, west to NE 24th Ave., south to NE 199th St, west to NE 22nd Ave, south to NE 191st St, west to NE 20th Ave, south to NE 188th St, west to NE 19th Ave, south to NE 183rd St, west to NE 18th Ave, south to NE 173rd St, west to NE 17th Ave, south to NE 172nd St, west to NE 15th Ave, south to NE 160th St, west to NE 14th Ave, south to NE 158th St, west to NE 13th Ave, south to NE 151st St, west to NE 12th Ave, south to W Dixie Hwy, west to NE 2nd Ave, south to NE 102nd St, west to NE 1st Ave, south to NE 99th St, west to N Miami Ave, south to NW 97th St, west to NW 1st Ave, south to NW 95th St, west to NW 2nd Ave, south to NW 93rd St, west to NW 3rd Ave, south to NW 90th St, west to NW 5th Ave, south to NW 87th St, west to I-95, south to the intersection of SW 32nd Rd and US Hwy 1 (S Dixie Hwy).
Dade	25	All areas lying east of the west lane of I-95 and west of Territory 24 as described above beginning at the Broward/Dade county line continuing in a southerly direction to the intersection of I-95 and NW 87th St. (Coastal Program Areas South of SW 32nd Rd., South Miami Ave., South Bayshore Dr.)
Dade	26	All areas lying east of a border created by the following roads: beginning at the intersection of US Hwy 1 and S Bayshore Dr, continuing south on S Bayshore Dr to Del Monde Rd, west to Grand Ave, west to Main Hwy, south to Douglas Rd, south to Ingraham Hwy, south to Le Jeune Rd, south to Cocoplum Rd, west to Old Cutler Rd (Ingraham Hwy), south to S 67th Ave, south to Coral Reef Dr, west to Old Cutler Rd (Ingraham Hwy) south to SW 87th Ave, south to SW 248th St (Coconut Palm Dr), west to S 97th Ave, south to the Dade/Monroe county line.
Dade	27	All areas lying east of a border created by the following roads and west of Territory 26 as described above: beginning at the intersection of US Hwy 1 (S Dixie Hwy) and SW 32nd Rd, continuing south on US Hwy 1 (S Dixie Hwy) to Orduna Dr, south to Granada Blvd, south to Hardee Rd, west to Manati Ave, west to Leonardo St, south to Placetas Ave, west to Maynada St, south to Alhambra Cir, west to Gratian St. south to SW 72nd St (Sunset Dr), west to SW 52nd Ave, south to SW 76th St, west to SW 53rd Pl, south to SW 78th St, west to SW 54th Ct, south to SW 82nd St, west to SW 57th Ave (Red Rd), south to SW 94th St (Oleander Pkwy), west to SW 60th Ave, south to SW 102nd St, west to SW 62nd Ave, south to SW 108th St, west to SW 63rd Ave, south to SW 110th St, west to SW 64th Ave, south to SW 114th St, west to SW 67th Ave (Ludlam Rd), south to SW 122nd Dr, west to SW 68th Ave, south to SW 124th St (Chapman Field Dr), west to SW 71st Ave, south to SW 128th St, west to SW 73rd Ave, south to SW 131st St, west to SW 74th Ave, south to SW 132nd St, west to SW 77th Ave (Palmetto Rd), south to SW 144th St (Mitchell Dr), west to SW 82nd Ave, south to SW 168th St (Richmond Dr), west to SW 87th Ave, south to SW 178th Terr, west to SW 92nd Ave, south to Sterling Dr, west to SW 97th Ave, south to intersection of Franjo Rd and SW 97th Ave, south to Gulfstream Rd, south to Bahama Dr, west to Coral Sea, south to Santos Dr, west to Cove Rd, south to SW 99th Ct, south to SW 216th St, west to Ingraham Ave, south to SW 102nd Ave, south to Old Cutler Rd, west to Florida Turnpike, south to SW 112th Ave (Allapattah Rd), south to SW 280th St (Waldin Dr), east to SW 107th Ave, south to SW 304th St (Kings Hwy), west to SW 112th Ave (Allapattah Rd), south to SW 344th St (Palm Dr), west to SW 117th Ave (Six Mile Rd), south to SW 360th St (Lucille Dr), west to SW 137th Ave (Tallahassee Rd), south to the Dade/Monroe county line.

Dade	28	All areas lying east of a border created by the following roads and west of Territory 27 as described above: beginning at the intersection of US Hwy 1 (S Dixie Hwy) and Orduna Dr continuing south along US Hwy 1 (S Dixie Hwy) to SW 129th Ave, south to SW 248th St, west to SW 133rd Ave, south to SW 252nd St, west to SW 134th Ave, south to SW 256th St, west to SW 137th Ave, south to SW 312th St (Campbell Dr), west to SW 147th Ave (Three Mile Rd), south to SW 320th St (E Mowry Dr), west to SW 152nd Ave (Kingman Rd), south to SW 328th St (N Canal Dr), west to SW 157th Ave (Newton Rd), south to the Dade/Monroe county line.
Dade	29	All areas lying east of the west lane of US Hwy 1 (S Dixie Hwy) and west of Territory 28 as described above: beginning at the intersection of US Hwy 1 (S Dixie Hwy) and SW 129th Ave continuing south on US Hwy 1 (S Dixie Hwy) to the Dade/Monroe county line.
Duval	41	A designated area described as follows: which includes portions of Atlantic, Jacksonville and Neptune Beaches; Beginning at the intersection of Duval/St. Johns county line with the mean high- water mark of the Atlantic Ocean, then proceed in a westerly direction to the intersection of the easterly boundary of Highway A1A (Bypass) and the aforesaid Duval/ St. Johns county line; then proceed in a northerly direction along the easterly boundary of the said A1A Bypass until it merges with A1A; then proceed in a northerly direction along the easterly boundary of A1A until it intersects with the northerly boundary of the right- of-way of Atlantic Boulevard; then proceed westerly along the northerly boundary of Atlantic Boulevard right-of-way to the point where it intersects the easterly boundary of Sherry Drive; then northerly along the easterly boundary of Sherry Drive until it intersects the northern boundary of Plaza Street; then northerly along the easterly boundary of Seminole Road to the Southern boundary of Hanna Park; then in an easterly direction along the southern boundary of Hanna Park until it intersects the mean high water mark of the Atlantic Ocean to where said mean high water mark intersects the Duval/St. Johns County line, the original point of beginning.
Escambia	52	All areas south of the Intracoastal Waterway channel known as Gulf Beach, Pensacola Beach, Perdido Key, and that area of Santa Rosa Island administered by Escambia County.
Escambia	53	All areas south of Innerarity Point Rd but north of the Intracoastal Waterway channel; north of Innerarity Point Rd beginning west of Seaspray Dr. to the most western boundary of land; all areas south of the center line of Gulf Beach Highway to its intersection with Azure Way, south of Azure Way and its west intersection with Indigo Dr.
Escambia	54	All areas included in the corporate city limits of Pensacola.
Flagler	83	The City of Flagler Beach and that area consisting of a narrow strip of land 12 miles long, north of the City of Flagler Beach, east of the west bank of the Intracoastal Waterway extending to the Atlantic Ocean. This area includes the incorporated towns of Beverly Beach, Marineland and Painter's Hill and a strip of land 7 to 10 miles long known as the "hammock" lying south of Marineland and north of Painter's Hill - an unincorporated area; or that portion of the City of Flagler Beach lying west of the west bank of the Intracoastal waterway.
Franklin	65	That area of Franklin County lying south of U.S. Highway 98, 319 and S.R. 30, beginning at the intersection of U.S. Highway 98, and Ochlockonee Bay, then south and west to the east city limits of Carrabelle; continuing from the west city limits of Carrabelle, all the area south of U.S. Highway 98, 319 and S.R. 30 and all the area within 1,500 feet north of U.S. Highway 98, 319 and S.R. 30 to such point that said highway intersects with Apalachicola Bay; continuing north from the intersection of U.S. Highway 98, 319 and S.R. 30 and Apalachicola Bay (on the eastern shore of Apalachicola Bay), all that area lying within one thousand (1,000) feet of East Bay; continuing from the west city limits of Apalachicola, all the area south of S.R. 30 and all the area within 1,500 feet north of S.R. 30 to such point where S.R. 30 intersects the west boundary of Franklin County, including Dog and St. George Islands.
Gulf	66	That area of Gulf County lying west and 1,500 feet east of U.S. Highway 98, commencing at the western boundary of Gulf County; then south to the northern city limits of Port St. Joe. Continuing from the southern city limits of Port St. Joe, that area lying west and 1,500 feet east of U.S. Highway 98 and S.R. 30 to the intersection with S.R. 30E (Dead Man's Curve); then east on S.R. 30, including that area south and 1,500 feet north of S.R. 30 and Indian Peninsula to the eastern boundary of Gulf County, as well as that portion of Cape San Blas on St. Joseph Spit lying between Eagle Harbor and the point of intersection of S.R. 30 and S.R. 30E.
Hernando	56	That area of Hernando County lying west of a line beginning at the southernmost intersection of Osawaw Blvd. and the county line, but including in its entirety sections 25 and 36 of Township 23 south, Range 16 East, continuing north and east to the intersection of Osawaw Blvd. and Shoal Line Blvd., continuing north along Shoal Line Blvd. to the intersection of Shoal Line Blvd. and Cortez Blvd., then westerly along Cortez Blvd. to the intersection of Cortez Blvd. and Pine Island Dr continuing north and west to the intersection of Pine Island Dr and Palomino Dr. and then northerly to the end of Palomino Dr., and to include an area lying north within one thousand (1,000) feet of Cortez Blvd., beginning at the intersection of Cortez Blvd., and Shoal Line Blvd., continuing westerly to the intersection of Cortez Blvd. and Pine Island Dr., then lying north and east within one thousand (1,000) feet of Pine Island Rd and Palomino Dr.

Indian River	76	All areas lying east of the west bank of the Indian River including all barrier islands running from the Brevard County line to the St. Lucie County Line.
Lee	17	All areas of Estero Island and Bonita Beach west of Matanzas Pass/Estero Bay/Fish Trap Bay/Little Hickory Bay, the Sanibel and Captiva Islands, Boca Grande, and Pine Island west of Rt. 767.
Lee	18	All areas of Pine Island and Little Pine Island east of Rt 767 and all properties lying within one thousand (1,000) feet of any river, bay, harbor or sound that lies west of the Cape Coral Parkway Bridge over the Caloosahatchee River (this includes that mainland area running south to Bonita Bay).
Lee	19	All properties lying within one thousand (1,000) feet of any river, bay, harbor or sound that lies east of the Cape Coral Parkway Bridge but west of the Caloosahatchee Bridge (US Hwy 41).
Lee	20	All properties lying within one thousand (1000) feet of any river, bay, harbor or sound that lies east of the Caloosahatchee Bridge (US Hwy 41) but west of the county line.
Levy	57	The town of Cedar Key, including an area described as beginning at the northeast corner of Section 35 in Township 14 South, Range 13 East and running south to the southeast corner of said Section 35, running then southwesterly to the northeast corner of W 1/2 of SW 1/2 of Section 2 in Township 15 South, Range 13 East, running then south a distance of six (6) miles, more or less to a point that is east of the southernmost point of the Island of Atsena Otie Key, running then west a distance of six and one quarter (6 1/4) miles, running then north to the northwest corner of Section 35 in Township 14 South, Range 12 East, running then east along the north line of Sections 35 and 36 in Township 14 South, Range 13 East to the point of beginning.
Manatee	68	The Town of Longboat Key and all areas lying within one thousand (1,000) feet of the Gulf of Mexico, as to the cities of Bradenton Beach, Holmes Beach and Anna Maria.
Monroe	90	The entire county.
Nassau	69	All areas lying within one thousand (1,000) feet of the Atlantic Ocean.
Okaloosa	70	That portion of Santa Rosa Island located in Okaloosa County, Holiday Isle Subdivision and that area lying one thousand (1,000) feet north of the Gulf of Mexico extending from the eastern limits of Holiday Isle to the Walton County line.
Palm Beach	94	All areas east of a border created by the following roads and waterways: beginning at the intersection of the Intracoastal Waterway channel and the Martin/Palm Beach county line follow the channel south to its intersection with US Hwy 1 (Federal Hwy), south on US Hwy 1 to its intersection with the Intracoastal Waterway channel, follow the channel south to the Palm Beach/Broward county line.
Palm Beach	95	All areas lying east of a border created by the following roads and waterways and west of Territory 94 as described above: beginning at the intersection of Old Dixie Hwy and the Martin/Palm Beach county line, continuing south on Old Dixie Hwy to its intersection with the Loxahatchee River and the Intracoastal Waterway channel, follow the channel south to Lenmore Dr, west to Palmwood Rd, south to Prosperity Farms Rd, south to 10th St, south to Park Ave, west to Old Dixie Hwy, south to Greenwood Ave, south to 45th St, east to Broadway Ave, south to Northwood Rd, east to N Dixie Hwy (US Hwy 1). <b>NOTE: N Dixie Hwy will change to S Dixie Hwy and will change again to Federal Hwy. Continuing south on Federal Hwy to its intersection with SE 5th Ave in Delray Beach, south on SE 5th Ave to its intersection with Federal Hwy, south on Federal Hwy to the Palm Beach/Broward county line.</b>
Palm Beach	96	All areas lying east of a border created by the following roads and waterways and west of Territory 95 as described above: beginning at the intersection of Rt 811 (Old Dixie Hwy) and the Intracoastal Waterway channel, continuing south on Rt 811 (Old Dixie Hwy) to the C-17 Canal channel, follow the C-17 Canal channel to Silver Beach Rd, east to Avenue "S", south to W 16th St, east to Avenue "R", south to W 13th St, east to Avenue "P", south to Hwy 710 (Martin Luther King Jr. Blvd.), east to Australian Ave, south to I-95, south to the El Rio Canal channel, south to the Palm Beach/Broward county line.
Palm Beach	97	All areas lying east of I-95 and west of Territory 96 as described above: beginning at the intersection of Hwy 786 (PGA Blvd.) and Hwy 811 (Old Dixie Hwy), continuing west on Hwy 786 to I-95, south to its intersection with Australian Blvd; also all areas lying east of I-95 and west of Territory 96 as described above: beginning at the intersection of I-95 and the El Rio Channel, continuing south on I-95 to the Palm Beach/Broward county line.
Pasco	88	A designated area lying west of a line beginning at the intersection of the southern county line and Alternate U.S. Highway 19, continuing north along the east lane of Alternate U.S. Highway 19, to its intersection with U.S. Highway 19, then running north along the east lane of U.S. Highway 19 to its intersection with the northern county line.
Pinellas	42	All areas west of the east bank of the Intracoastal Waterway. (This is the east bank of the Intracoastal Waterway Channel and does not include any areas east of the channel itself.)
St. Johns	71	All areas lying within one thousand (1,000) feet of the Atlantic Ocean.

St. Lucie	77	All areas lying within one thousand (1,000) feet of the Atlantic Ocean and that area described generally as located within that portion of Sections 21, 22, 27, 34, and 35. Township 36 South, Range 41 East, and Sections 2, 3, 11 and 12, Township 37 South, Range 41 East, lying above mean high water, and less and except the northerly 1,468 feet of Sections 21 and 22 of Township 36 South, Range 41 East, all lying and being in St. Lucie County, Florida. This latter area includes all lots in the following Mobile Home Parks: Holiday Out, Outdoor Resorts, Nettles Island and Windmill Village.
Santa Rosa	92	The City of Gulf Breeze or that area of Santa Rosa Island administered by Santa Rosa County.
Sarasota	49	All areas of Longboat Key, the corporate city limits of Sarasota west of US Hwy 41, and areas south of a line from Midnight Pass east to the Myakka River and west of a border created by the following roads: beginning at the intersection of US Hwy 41 and said line from Midnight Pass east to the Myakka River, continuing south on US Hwy 41, south to Rt 776 (Englewood Rd/N Indiana Ave), south to E. Dearborn St, east to Pine St, south to the Sarasota/Charlotte county line; also the island of Siesta Key in its entirety.
Sarasota	50	All areas of the corporate city limits of Sarasota east of Territory 49 as described above and west of TuttleAve; also all areas south of a line from Midnight Pass east to the Myakka River, east of Territory 49 and west of a border created by the following roads and waterways: beginning at the intersection of I-75 and said line from Midnight Pass east to the Myakka River, continuing south on I-75, south to Jacaranda Blvd, south to Center Rd, east to Venice Blvd E, south to US Hwy 41 (Tamiami Trail), east to Godfrey Creek, south to S River Rd, south to Buckskin Dr, east to Rocky Creek, south to the Sarasota/Charlotte county line.
Sarasota	51	All areas of the corporate city limits of Sarasota east of Territory 50 as described above: also all areas south of a line from Midnight Pass east to the Myakka River, east of Territory 50 and west of the Myakka River, north of the Sarasota/Charlotte county line.
Volusia	14	All areas lying east of the Intracoastal Waterway channel.
Volusia	15	All areas lying east of I-95 and west of the Intracoastal Waterway channel in the corporate city limits of Daytona Beach and Ormond Beach; also the corporate city limits of South Daytona in its entirety.
Volusia	16	All areas lying west of I-95 in the corporate city limits of Daytona Beach and Ormond Beach.
Wakulla	58	All property south and east of Highway 98 from Ochlockonee River Bridge to Bottoms Road and all property lying within one thousand (1,000) feet of a line described as follows: Beginning at the mouth of the St. Marks River in Wakulla County, Florida and then running westerly along the mean high-water line of Apalachee Bay (Goose Creek Bay, Oyster Bay, Levy Bay, Dickson Bay) to the intersection with the northerly edge of Ochlockonee Bay to the intersection with the South boundary of Section 33, Township 5 South, Range 2 West, Wakulla County, Florida.
Walton	75	That area south of the Choctawhatchee Bay and the Intracoastal Waterway.

**END OF MANUAL**