



Underwriting Reference Guide - FL Premier Homeowners

RelyOnAnchor.com | Customer Service: 877.382.9169 | Claims: 844.365.5588

Binding Authority

Policy Form:	HO3		HO4		HO6	
Section I - Property Coverages						
Coverage	MIN	MAX	MIN	MAX	MIN	MAX
A - Dwelling ¹	175,000 ²	2,000,000 ³	N/A		20,000	350,000
B - Other Structures ⁴	2% of A	70% of A	N/A		N/A	
C - Personal Property	25% of A	75% of A	20,000	150,000	20,000	350,000
D - Loss of Use	10% of A	20% of A	20% of C		40% of C	
Section II - Liability Coverages (All Forms)						
E - Personal Liability	\$100,000 included; \$300,000 and \$500,000 options available. In order to bind \$500,000 liability limits, Coverage A must be \$300,000 or more, must require it for an umbrella or prior policy of \$500,000 liability limit.					
F - Medical Payments to Others	\$1,000 included with \$100,000 Liability Coverage E limit. \$5,000 included with \$300,000 or \$500,000 Coverage E limit.					

Broward, Miami-Dade, and Monroe counties are closed for new business.

¹Palm Beach County: For HO-3, coverage A must be \$250,000 and greater. For HO-3 & HO-6, age of construction must be 2003 and newer.

²Orange, Osceola, Seminole and Polk Counties: the year of construction must be 2012 or newer AND the Coverage A amount must be \$250,000 or greater [Click Here for a list of zip codes impacted by new restrictions](#) related to year of construction and Coverage A.

³Coverage A greater than \$750,000 will refer for high value underwriting and risk modeling. Total TIV cannot exceed \$4 million.

⁴Blanket Coverage B is available up to 20%. Total Coverage B may not exceed total Coverage A.

Discounts / Optional Coverages / Endorsements

Item	Description
Superior Construction Discount	If the building meets the requirements or definitions of fire resistive, superior construction, you can earn 15% discount to the AOP premium.
Senior/Retiree Discount	Applicants over 60 years old, or 55 & retired.
Single Story Home Discount	Discount up to 5% available for homes with 1 story.
Protective Device Discount	Discount for Monitored Fire/Burglar Alarm or Fire Sprinkler System. Documentation is required to receive discount. Please attach documentation to the quote or policy.
Ordinance or Law	Base limit 25% of Coverage A included. May be increased up to 50%, or reduced to 10% with a premium discount.
Business Property Increased Limits	Up to \$10,000.
Unit Owners Coverage A	Increased and special limits. Building limit may be increased up to \$350,000. Special Building Coverage-Insures against additional risks (including wind-driven rain) subject to limitations.
Unit-Owners Rental	Monthly up to annual rental period.
Loss Assessment	Up to \$5,000 limit.
Limited Water Damage	Limits coverage for accidental discharge and overflow of water or steam from within plumbing, heating, AC, household appliance or fire sprinkler system to \$10,000. Credit factor reduces AOP premium by 8%.
Scheduled Personal Property	Up to \$25,000 per item/\$100,000 per total schedule (cannot exceed 25% of Coverage A.) Scheduled items valued over \$2,000 or total schedules over \$5,000 require a current bill of sale or appraisal.
Personal Property Special limits	Increased special limits of liability for jewelry, watches, money, firearms, etc. See manual for full details.
Equipment Breakdown	\$100,000 per occurrence; \$500 deductible. Claims filed under this coverage are not reported to CLUE.
Special Computer Coverage	Insures computers and related equipment against additional risks.
Limited Fungi, Wet or Dry Rot, or Bacteria Increased Limits	Must submit prior declarations page showing increased limits or a mold remediation inspection unless the home has been constructed within the last year.
Permitted Incidental Occupancies	Coverage for incidental offices. See manual for full details.
Refrigerated Personal Property	\$500 limit.
Water Back Up and Sump Overflow	\$5,000 limit.
Personal Injury	Liability coverage for personal injury to others. See form HO 24 83



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Discounts / Optional Coverages / Endorsements (Cont.)

Item	Description
Sinkhole Endorsement	Can be submitted unbound for consideration. An inspection done by a licensed engineer is required and must be completed no more than 45 days from submission. The inspection is at the insured's own expense (\$140) and is required at least 30 days prior to renewal or binding.
Animal Liability	Available limits are \$25K, \$50K and \$100K Liability/\$5,000 Med Pay (Exclusion still applies to breeds listed under "Animals" section, in addition to any livestock, farm animals, horse or saddle animals.)
Golf Cart Physical Damage & Liability Coverage	Up to two (2) owned carts. \$5,000 physical damage limit (ACV). Additional premium per cart is based on liability limit.
Roof Age Discount (HO3 Only)	Discount for new rood less than 10 years, up to a 7% discount.
Service Line Protection	Provide coverage for loss or damage to underground service lines caused by wear and tear, rust and other perils. Limit of \$10,000 ad is available and subject to \$500 deductible. Claims filed under this coverage are not reported to CLUE.
Actual Cash Value on Roofs	Actual Cash Value settlement on roofs for up to 5% premium credit.
Additional Amounts of Insurance	Additional 25% of Coverage A.
Premier Package Endorsement	Includes additional coverages packaged at discounted premium.

Payment Options

- Electronic Checks. Debit & Credit Cards (MC, Visa & Discover)
- Payment Plans: Full Pay > 2-Pay > 4-Pay > 6-Pay
- Customers can make payment(s) online at www.RelyOnAnchor.com

Payment Addresses

Mailing Address

Anchor Property & Casualty Insurance
PO Box 31019
Tampa, FL 33631-3019

Overnight Address

Anchor Property & Casualty Insurance
C/O Image Remit
14450 46th St. N, Suite 112
Clearwater, FL 33762

Underwriting & Eligibility Criteria

Construction

- Mixed (Masonry/Frame): A combination of both frame & masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class and code as masonry.
- Modular homes are eligible if permanently constructed on a continuous, concrete foundation.
- Mobile homes are not eligible for any product.
- Student housing is not eligible for any product.
- Unconventional designs or construction are not eligible, including (but not limited to) geodesic domes and steel/metal construction.
- Constructed over water: Property with a structure that is constructed partially, or entirely over water is ineligible. Piers and docks are eligible.
- Dwelling built on stilts, pilings, or with open foundations: Stilt and homes built on pilings made of concrete and wood are acceptable if constructed in accordance with the 2002 Florida Building Code.
- Foundations that are more than 4 feet off the ground must meet the requirements dwelling built on stilts/pilings.
- Open foundations (w/crawl space) are acceptable if enclosed with lattice or better.
- Asbestos siding or asbestos shingled roofs are ineligible.
- EIFS (Exterior Insulation Finish System) construction techniques are ineligible.

Flood zone

- Risks located in Flood Hazard Zone (A or V) must have proof of flood coverage or a signed flood rejection form. Please maintain in office if applicable.

Seasonal/secondary dwellings

- Must be owner occupied 3 months out of the year. (Does not need to be consecutive.)
- 10% surcharge: Professionally managed, gated/guarded, or central fire/burglar alarm
- 20% surcharge: If dwelling does not meet above standards.
- Rental Period (HO6 only) : Monthly to annual eligible. Less than monthly not eligible.
- Residential risks used for non-habitational purposes are ineligible

Rating

- Replacement Cost Estimators: Anchor will accept any RCE. Please upload the RCE to the application.
- Wind Mitigation: We will accept the 2012 form. On homes built prior to 2002 that have had their roof replaced are eligible for a discount if proof of final permit is provided in lieu of the wind mitigation form. Please see memo labeled- "Quoting System Guide."
- Foreclosed/bank owned homes are subject to underwriting pre-approval. A pre-purchase home inspection with photos is required. Please submit along with a completed "FQ" Full Quote. (After completing Full Quote, click on "Refer to UW")

Age of home

- Homes 31-100 years old require all systems be updated or in sound condition. Note: Homes 41 years and older are required to have the \$10,000 water damage limitation endorsement. (optional for homes 40 yrs and newer)
- 4-point inspections: Anchor pays for the 4-point inspections if property is 31-49 years old; OR for high value properties with Coverage A exceeding \$600,000. (Insurance Risk Services will contact the insured to schedule an appointment. Please make sure we have a valid phone number on file.) For homes 50 years and older, the homeowner must provide a 4-point inspection at their own cost. If 50 years or older, the quote must be referred to Underwriting and a 4-point inspection will need to be submitted and reviewed before the quote can be approved.
- Homes over 100 years old are subject to underwriting pre-approval & proof of updates, photos etc. are required prior to binding. Homes on the historic registry are not eligible.

Plumbing

- We will accept PEX and galvanized plumbing; however, polybutylene is ineligible.
- Water heaters eligible up to 15 years old or less (tankless water heaters, regardless of age, are acceptable). An exception may be made based on the location of the water heater.



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Underwriting & Eligibility Criteria

Location

- **Protection class:** 1-9 eligible; Exceptions for PC10's if fire station within 7 miles, risk is 20 years or less & visible to neighbors/paved roads. Remember to update distance to hydrant when quoting, if risk is over 1,000 feet from hydrant.
- **Acres:** Dwellings located on up to ten (10) acres are eligible for binding. Up to 25 acres may be submitted for approval, provided the risk otherwise meets all other underwriting criteria.
- **Community Credits:** (5% Credit) A) If property is in a gated community that has at least 30 residences, paved streets, streetlights, and is completely surrounded by 6-foot-high fence with limited access gates controlled by access key or pass-word. B) If property is in a guarded community that has at least 30 residences, paved streets, streetlights, and has a uniformed employed security guards 24 hours a day.
 - o Note: If all criteria are met for A & B, please select both boxes when quoting as risk is eligible for 10% credit.
- **Coastal Condos:** There are NO distance to shore restrictions if the following conditions are met:
 - o Building must be Masonry or Superior Construction. Mixed (Masonry/Frame) ineligible.
 - o Building must have at least three (3) floors.
 - o Risk (unit) may not be located on the ground
 - o Coastal Boundary: If the risk is ineligible due to distance to coast, it will be reflected on the final page of the Full Quote.

Roofs

- Architectural shingles will refer at 15 years & older
- Composition shingles (3 tab) will refer at 13 years & older
- Clay/Concrete tile or slate will refer at 26 years & older
- Metal will refer at 40 years & older
- Wood Shake/Shingle roof, rolled tar (underlayment composition), Aluminum, Tin or corrugated metal are NOT eligible
- Flat Roof: Roof must have 2:12 pitch, anything less is considered a flat roof. A roof may not be more than 20% flat (over living area).
- Solar Panels: Risks with more than 5 will be referred to underwriting prior to binding coverage.

Electrical

- Central HVAC system required. We will accept window A/C unit(s) that are permanently installed and thermostatically controlled but not as primary heat/air source.
- Electrical panels: Risks with Federal Pacific, Zinsco, Challenger, Stab-loc, & Sylvania panels are ineligible and require replacement.
 - o Risks with less than 100 amps - fuses/knob/tube wiring or risks with any electrical hazards are ineligible.
 - o Properties with any aluminum branch wiring must have documentation to show that COPALLUM (or Alumi-Conn) connectors have been installed in all junction boxes in the home (including all light switches, outlets and overhead fixtures) by a qualified electrician.
 - o Aluminum is acceptable for service entrance wiring and dedicated 220 circuits.

Applicant

- No prior Insurance/Lapse: All lapses in coverage require a signed statement of no loss and must be uploaded to the quote/application.
 - o There is a 10% surcharge if the lapse is over 30 days up to 60 and may be bound. (Surcharge does not apply to new purchases. Forced placed insurance is not considered acceptable proof of prior insurance.)
 - o Exceptions may be made on the HO3 with lapse over 60 days and less than 120 days, 4-point inspection is required.
- Claims: Require underwriting review for prior losses on risks/applicants with
 - o More than 1 prior property claim in the last 3 years, excluding weather related losses.
 - o Fire and Liability claims in the last 7 years are ineligible
 - o Any non-weather-related loss in excess of \$10,000 in last 3 years.
- Property titled to an LLC, partnership, corporation or any other corporate entity is not eligible for HO3 but can be written as a DP3. LLC's are eligible for tenant occupied condos.
 - o Note: If an exception is granted, Premises Liability would be included.
- Bankruptcy, Foreclosure or repossession within the last 5 years are ineligible.
- Applicant convicted of a felony or insurance fraud, unless granted restoration of civil rights by Governor and Board of Executive Clemency are ineligible.

Liability

- Livestock or saddle animals: Risks with up to ten chickens, & up to three (3) other livestock (including saddle animals), maintained for personal use may be submitted unbound for consideration. Animal liability exclusion applies.
- Business or commercial exposure ineligible. Exception: Permitted Incidental Occupancy allowed (refer to manual Rule 517.)
- Trampolines: Residence must have netting enclosing the trampoline and/or a fence enclosing the property; liability exclusion will still apply.
- Insureds with ATV's: must submit proof of a separate ATV liability policy show matching liability limits.
- Burglar Bars are ineligible.
- Risk with the following animals are ineligible:
 - o Vicious, Dangerous, or any animal with a history of attack or biting
 - o Exotic, unusual or non-domestic such as, but not limited to reptiles, amphibians or insects
 - o Dog breeds: Akita, American Pit Bull Terrier, American Staffordshire Terrier, Catahoula Leopard, Chow, Doberman Pinscher, Malamute, Presa Canario, Pit Bull, Rottweiler, Staffordshire Bull Terrier AND Wolf/Wolf-hybrid of any mixes thereof
 - o Please Note: We will allow risks with a Husky or German Shepherd; however, liability is excluded for these animals

Other structures

- Pool cages, solar panels, screened enclosures and carports: Hurricane coverage is excluded unless purchased separately. Available limits \$10,000-\$100,000. (Available in \$1,000 increments.)
- Pools or similar structures must be completely fenced, walled or screened. The fence or wall must be permanently installed and equipped with a minimum height of 4 feet and a self-latching gate. Exceptions must be approved in advance by UW.
- Attached pools should be included in the Coverage A limit. Pools are considered attached if either the pool/pool deck abuts foundation of the home on any side, or the pool is attached to the dwelling by an enclosure.

Contact Us

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When you package endorsements, you save money. By adding the Premier Package coverage, you can easily increase your coverage limits across the board on personal property as well as extra liability to protect you and your assets. Please feel free to contact Customer Service at 877-382-9169 or your territory manager directly.

Section I Property	Basic	Premier
Personal Property (Coverage C) % of Dwelling (Coverage A)	50%	50%
Personal Property Replacement Cost	Not Included	Included
Money	\$200	\$1,000
Securities	\$1,000	\$5,000
Watercraft	\$1,000	\$5,000
Trailers not used with watercraft	\$1,000	\$5,000
Jewelry and Furs (theft loss)	\$1,000	*\$5,000
Firearms (theft loss)	\$2,000	*\$5,000
Silverware (theft loss)	\$2,000	*\$5,000
Business Property on Premises	\$2,500	\$10,000
Business Property off Premises	\$250	\$1,000
Loss of Use Due to Power Shortage	Not Included	Included
Fire Department Service Charge	\$500	\$1,000
Credit Card, Forgery and Counterfeit Money	\$500	\$10,000
Refrigerated Property	Not Included	\$500
Lock Replacement	Not Included	\$500
Special Personal Property Coverage	Not Included	Included
Water Back Up and Sump Overflow	Not Included	\$5,000
Hurricane Damage to Carports/Screened Enclosures	Not Included	\$10,000
*\$5,000 for loss by theft, \$2,500 for loss by misplacing or losing of, silverware, goldware, jewelry, watches, furs, precious and semi-precious stones, and firearms but not exceeding \$1,000 for any one article.		
Section II Liability	Basic	Premier
Personal Liability (Coverage E) Limit	\$100,000	\$300,000
Medical Payments (Coverage F) Limit	\$1,000	\$5,000
Watercraft Liability - Outboard Engines up to:	25 HP	50 HP
Damage to Property of Others	\$500	\$1,000
Personal Injury Coverage	Not Included	Included
Animal Liability	Not Included	\$25,000