



Underwriting Reference Guide - FL Premier Dwelling Fire

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

Binding Authority

Policy Form:	DP1 Tenant & Owner Occupied		DP3 Tenant & Owner Occupied	
Section I - Property Coverages				
Coverage	MIN	MAX	MIN	MAX
A - Dwelling*	125,000	250,000	150,000*	750,000
B - Other Structures*	2% of A	20% of A	2% of A	20% of A
C - Personal Property	0%	50% of A	0%	50% of A
D - Fair Rental Value	Coverage D Only: Up to 10% of A is available		Coverage D and E Combined: Up to 10% of A is available	
E - Additional Living Expense				
Section II - Liability Coverages (All Forms)				
L - Personal Liability	\$100,000 included and \$300,000 options available			
M - Medical Payments to Others	\$1,000			

*Broward, Miami-Dade, and Monroe counties are closed for new business.
Palm Beach county is restricted to Cov A of \$250,000 or greater and year of construction 2003 or newer.

Discounts / Optional Coverages / Endorsements

Item	Description
Pool cages, Solar Panels, Screen Enclosures & Carports	Hurricane coverage is excluded unless purchased separately. Available limits from \$10,000-\$50,000 (\$1,000 increments). Coverage provided at Replacement Cost.
Equipment Breakdown (DP3 Only)	\$100,000 per occurrence; \$500 deductible. Claims filed under this endorsement are not reported to CLUE.
Limited Fungi, Wet or Dry Rot, or Bacteria Increased Limits	\$25,000 and \$50,000 coverage limits available. Must submit prior dec page showing increased limits or mold remediation inspection unless the home has been constructed within the last year.
Permitted Incidental Occupancies	Available only on Owner Occupied dwellings.
Limited Theft Coverage	\$5.00 per \$1,000 up to Coverage C limit.
Animal Liability	\$25,000 liability/\$5,000 med pay available on owner occupied DP3's only (no vicious breeds, refer to Ineligible Animals list).
Roof Age Factors	Discounts available when roof age is 10 years or less.
Ordinance or Law	Available in options of 10% and 25% of Coverage A
Actual Cash Value on Roofs	Actual Cash Value settlement on roofs for up to 5% premium credit.
Limited Water Damage	Water damage is limited to \$10,000 for up to 25% premium credit. Note: Homes 31 years and older are required to have the \$10,000 water damage limitation endorsement (Optional for homes 30 yrs and newer).
Water Back Up and Sump Overflow	Coverage of \$5,000 available
Personal Property Replacement Cost	This coverage provides settlement of losses for contents coverage on a replacement cost basis.

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 & 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.
- Townhouse/Row House constructed without firewalls that separate units to no more than four per firewall are ineligible. Condominium Units and Co-ops are also ineligible.
- Properties in disrepair or reflecting a lack of proper maintenance or are in the course of construction are ineligible.
- Properties with buried oil tanks on the premises 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.

Plumbing

- We will accept PEX and galvanized plumbing; however, polybutylene is ineligible.
- **DP1 ONLY:** No plumbing updates required.
- Water heaters must be 15 years old or less (tankless water heaters, regardless of age, are acceptable).
 - Over 15 years will need color photos uploaded to the policy and will be reviewed by underwriting prior to binding.

Location

- Protection class: 1-10 eligible; For PC10's the risk must be visible to neighbors &/or paved roads and within 7 miles of a responding fire department. Remember to update distance to hydrant when quoting, if risk is over 1000 feet from hydrant.
- Acreage: 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, street lights, and is completely surrounded by 6-foot-high fence with limited access gates controlled by access key or password. B) If property is in a guarded community that has at least 30 residences, paved streets, street lights, and has a uniformed employed security guards 24 hours a day.
- Note: If all criteria are met for A & B, please select both boxes when quoting as risk is eligible for 10% credit.
- Coastal Boundary: If the risk is ineligible due to distance to coast, it will be reflected on the final page of the Full Quote.
- Dwellings built on landfills previously use for refuse are ineligible.
- Properties that are not accessible year-round to fire-fighting equipment are ineligible.

More on next page...

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.
- Foreclosed/bank owned homes are subject to underwriting pre-approval. A pre-purchase home inspection with photos is required. **DP1 ONLY:** If no inspection is available, we will accept photos of interior including all major systems. Please submit along with a completed "FQ" Full Quote. (After completing FQ, click on Refer to Underwriting)

Age of home

- Homes 31-100 years old require all systems be updated or in sound condition.
 - Note: Homes 31 years and older are required to have the \$10,000 water damage limitation endorsement. (optional for homes 30 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.
- Properties we are unable to inspect for any reason are ineligible. 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.
- **DP 1 ONLY:** Subject to exterior inspections only, unless over 35 years of age, photos of interior are required.

Occupancy

- Seasonal/Secondary
 - Must be owner occupied for 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.
- Maximum number of dwellings and units
 - **DP1:** Allow up to 15 risks owned by the same insured
 - **DP3:** Will accept up to 10 risks owned by the same insured. No more than two risks owned by the insured within the same subdivision without prior underwriting approval.
 - Units per risk: risks with 2-4 units acceptable. More than 4 units per risk are ineligible.
- Rental Period: Monthly to annual eligible. Less than monthly not eligible.
- Residential risks used for non-habitational purposes are ineligible

Applicant

- No prior Insurance/Lapse: All lapses in coverage require a signed statement of no loss and must be uploaded to the quote/application.
 - 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.)
 - If risk 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
 - More than 1 prior property claim in the last 3 years, excluding weather related losses.
 - Any non-weather-related loss in excess of \$10,000 in last 3 years.

More on next page...



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Underwriting & Eligibility Criteria

Location (Cont.)

- Properties with any prior or current sinkhole activity on the premises whether or not it resulted in a loss to the dwelling.
- Properties that have been condemned due to condition, properties located in a condemned area, or properties in an area scheduled to be condemned due to urban renewal or highway construction.
- Dwellings located on a farm, ranch, orchard or grove, or where farming activities or ranching operations take place.

Roofs

- Roofs: We will accept:
 - o Shingle (or 3-tab shingles)/Tar-Gravel/Double Layer Roofs (aka Roof Overs) up to 15 years of age.
 - o Architectural shingles up to 20 years of age.
 - o Roof coverings of Clay/concrete tile, slate or metal up to 40 years of age.
 - o Roof coverings that are not eligible include: Composition shingles exceeding 15 years, Wood Shake/Shingle roof, Rolled Tar (underlayment composition), Aluminum or Tin.
- 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).
 - o **DP1 ONLY:** A roof with more than 20% flat roof over living area may be submitted for approval.
- Solar panels: Risks with more than 5 should be referred to underwriting prior to binding coverage. Solar Panels are excluded for the peril of Hurricane. Coverage can be bought back by endorsement.

Electrical

- Electrical panels: Risks with Federal Pacific, Zinsco, Challenger, Stabloc, & 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.
- 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.

Applicant (Cont.)

- Property titled to an LLC, partnership, corporation or any other corporate entity is eligible for DP1 or DP3.
- 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.
- Properties with 3 or more mortgages

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: Must be quick release on all openings in order to be eligible.
- Risks with skateboard or bicycle ramps on the premises 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-\$50,000. (Avail 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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