



**ANCHOR PROPERTY & CASUALTY
INSURANCE COMPANY**

**PREMIER HOMEOWNERS
PROGRAM MANUAL**

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PREMIER HOMEOWNERS PROGRAM MANUAL

100. GENERAL RULES

The Anchor Property & Casualty Insurance Company (Anchor) Premier Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of a Homeowners Policy. The rules, rates, forms and endorsements of Anchor for each coverage shall govern in all cases specifically provided for in this Manual.

- A. This manual contains information to write the following lines of insurance on behalf of Anchor:
1. Homeowners Form (HO 00 03)
 2. Tenant Homeowner Contents Form (HO 00 04)
 3. Condominium Unit Owners Form (HO 00 06)
- B. These General Rules of Practice apply to all lines of insurance except where noted in the respective section.

101. PRODUCER APPOINTMENTS

- A. A Producer appointed to Anchor shall be a General Lines Agent of residential property and casualty insurance licensed in the state of Florida.
- B. An Agency Agreement shall be executed between the Agency and Anchor Insurance Managers, Inc. prior to binding of coverage.
- C. The agency shall have Errors & Omissions Coverage in an amount at least equal to \$500,000 per occurrence, with a minimum annual aggregate of \$1,000,000 and such coverage shall be written by an insurer licensed to do business in Florida.

Note: For purposes of C, above, the word "licensed" includes Florida licensed surplus lines insurers.

102. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

- A. The limits of liability required under the Homeowners policy are as follows:

SECTION I – PROPERTY COVERAGES				
Coverage		HO-3	HO-4	HO-6
A – Dwelling	Minimum	\$125,000	--	\$20,000
	Maximum	\$1,000,000	--	\$350,000
B – Other Structures	Minimum	2% of A	--	--
	Maximum	70% of A	--	--
C – Personal Property	Minimum	25% of A	\$20,000	\$20,000
	Maximum	75% of A	\$150,000	\$350,000
D – Loss of Use	Minimum	Refer to Rule 520.a.	20% of C	40% of C
	Maximum			
SECTION II – LIABILITY COVERAGES (ALL FORMS)				
Coverage		Basic Limit	Option 1	Option 2 (Approval Required)
E – Personal Liability (each occurrence)		\$100,000	\$300,000	\$500,000
F – Medical Payments to Others (each person)		\$1,000	\$5,000	\$5,000

Note: The combined limit of liability for coverage A, B, C, D and Scheduled Personal Property may not exceed \$1,250,000 *without prior underwriting approval*. For risks outside the above guidelines, submit *Unbound* for underwriting review.

Note: Unless otherwise stated, Coverage E limits apply on an "occurrence" basis; Coverage F limits on an "each person" basis. The maximum Coverage E – Personal Liability limit is \$300,000 unless *submitted unbound for prior underwriting approval*.

Note: Attached, caged swimming pools shall be considered as a part of Coverage A and *should not* be insured as a specific other structure under Coverage B.

- B. **ALL FORMS** – The limit of liability for Coverage C of Section I and Coverage E of Section II may be increased not to exceed the maximum shown in Rule 102.A.
- C. **FORM HO-3** – Under Coverage B of Section I, an additional amount of insurance may be written on specific structures in an amount not to exceed the maximum shown in Rule 102.A.
- D. **FORM HO-6** – The limit of liability for Coverage A of Section I may be increased not to exceed the maximum shown in Rule 102.A.

103. DESCRIPTION OF COVERAGES**A. Section I Coverages – Property Damage**

The following is a general description of the coverages provided by the individual Homeowners policy forms. The policy should be consulted for exact contract condition.

	HO-3	HO-4	HO-6
Fire or Lightning	Yes	Yes	Yes
Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles or Smoke	Yes	Yes	Yes
Vandalism or malicious mischief	Yes	Yes	Yes
Theft	Yes	Yes	Yes
Volcanic eruption	Yes	Yes	Yes
Falling objects, weight of ice, snow or sleet, accidental discharge of water or steam, sudden and accidental tearing apart of heating system or appliance, freezing, sudden accidental damage from electrical current	Yes	Yes	Yes
Additional risks with certain exceptions (Special Coverage)	Yes Coverage. A, B & D	No	Optional for Coverage A

B. Section II Coverages – Liability – All Forms

Coverage E Personal Liability	Covers payment on behalf of an insured for damages that the insured shall become legally obligated to pay because of bodily injury or property damage arising out of an insured's premises or personal activities. Animal and Day Care Liability Exclusions are standard endorsements to all policies.
Coverage F Medical Payments to Others	Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

104. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

105. ELIGIBILITY

Eligible applicants shall be considered in good faith if they report all information of a material nature and do not willfully or knowingly make incorrect or misleading statements in the application form and have not, at any time previously, failed to pay earned premiums or other valid charges owed to Anchor. Inquiries may be made on applicants as to their individual claims histories utilizing third party information.

Anchor will be inspecting a large majority of their insured's properties. Anchor reserves the right to inspect any risk.

Note: Section 627.409, Florida Statutes provides that any misrepresentation of material fact, omission or incorrect statement pursuant to application for coverage may prevent recovery under the policy.

Note: No Homeowners policy form may be issued in the name of a corporation, partnership or association.

A. FORM HO-3 – A Homeowners Policy may be issued:

1. To the owner-occupant of a dwelling which is used exclusively for private residential purposes and contains not more than two (2) families and with not more than one (1) boarder or roomer per family; 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 and premises liability may be covered using Endorsement **HO 04 41 – Additional Insured**; or
3. To the occupant of a dwelling under a life estate arrangement when the Coverage **A** amount is at least 100% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Endorsement **HO 04 41 – Additional Insured**; or
4. When a two (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 and for premises liability. A separate Homeowners Policy **HO-4** may be issued to the co-owner occupying the other apartment in the dwelling.

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner

in the building and for premises liability.

Use Endorsement **HO 04 41 – Additional Insured – Residence Premises**.

B. FORM HO-4 – A Tenant Homeowners Policy may 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 of a building containing an apartment not otherwise eligible for a Homeowners 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 one (1) boarder or roomer.

C. FORM HO-6 – A Unit Owners Homeowners Policy may 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 (1) additional family or more than one (1) boarder or roomer.

When a condominium or Co-op unit is rented to others, endorsement form **HO 17 33** is mandatory and will be automatically attached. Please refer to Rule 505. for guidelines regarding Units Rented to Others.

D. Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.

E. A Homeowners Policy shall not be issued to cover any mobilehome, trailer home, house-trailer, pre-fab or travel trailer.

F. A Homeowners Policy shall not be issued to cover any property located on a farm, ranch, orchard or grove.

G. A Homeowners Policy may not be issued to cover any risk owned by a corporation, including Limited Liability Companies (LLC), partnerships, estates, trusts or associations.

Note: (HO6 only) Policy can be written for LLC when APC HO6 PL - Premises Liability for Condominiums in the Name of an LLC is attached. Form APC HO6 PL limits liability to the "residence premises". Condominium must be tenant occupied and liability must not exceed \$300,000.

Note: After underwriting review and approval an exception for corporations established exclusively for tax purposes and which serve no business purpose, may be granted as long as the insured (and spouse, if applicable) is/are the sole corporate officer(s) and reside in the home.

Note: After underwriting review and approval an exception may be granted for a property titled to a Living or Personal Trust, where the Trust holds title to the insured dwelling, a Homeowners Policy may be issued to the individual trust Grantor or beneficiaries of the Trust, provided they reside in the insured dwelling. The Trust must be included as an additional named insured.

Use Endorsement **HO 04 41 – Additional Insured – Residence Premises**.

106. SECONDARY RESIDENCE PREMISES

Homeowners coverage on a secondary residence premises shall be provided under a separate policy.

107. CONSTRUCTION DEFINITIONS

A. Frame – exterior wall of wood or other combustible construction, including wood ironclad, stucco on wood or plaster on combustible supports. Aluminum, vinyl, or plaster siding over frame.

B. Masonry Veneer – exterior walls of combustible construction veneered with brick, stone, or hardiplank.

C. Masonry – exterior walls constructed of masonry materials such as adobe, brick, concrete gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (disregarding floors resting directly on the ground).

Note: Mixed (Masonry/Frame) – a combination of both frame and 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.

D. Superior Construction

1. Non-Combustible – exterior walls, floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
2. Masonry Non-Combustible – exterior walls constructed of masonry materials (as described in C. above) and floors and roof of metal or other non-combustible materials.
3. Fire Resistive – exterior walls, floors and roof constructed of masonry or other fire resistive materials.

108. PROTECTION CLASSIFICATION CODES AND INFORMATION

Protection Class determinations are defined by the ISO Public Protection Classification Systems and apply to all risks insured under the Homeowners Program. Use the Protection Class of the risk to determine the All Other Perils and Wind Base Class Premiums for the policy.

- A. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).
- B. In a classified area where two or more classifications are shown (Ex. 6/9), the classification is determined as follows:

Distance to Fire Station	Feet to Hydrant	Class
5 road miles or less	Hydrant (+) within 1,000 feet	First protection class (Ex. use Class 6)
5 road miles or less	Hydrant (+) beyond 1,000 feet	Second protection class (Ex. use Class 9)
Over 5 road miles		10 (Prior Underwriting Approval Required)

(+) Hydrant distance requirement does not apply when an alternative creditable water supply is available. Refer to footnotes under specific communities in the ISO Public Protection Classification Manual for applicability. Upon request, the agent shall submit a certification of creditable water supply from the responding Fire Department.

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

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

109. SEASONAL DWELLING DEFINITION

A seasonal dwelling is a dwelling with continuous unoccupancy of three (3) or more consecutive months or a total unoccupancy of six (6) or more months during any one (1) year period.

110. SINGLE BUILDING DEFINITION

- A. All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.
- B. Buildings which are separated by space shall be considered separate buildings.
- C. Buildings or sections of buildings which are separated by:
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 which 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 innerside of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry, party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

111. APPLICATIONS FOR INSURANCE

Application for a Homeowners Policy

- A. All business must be submitted using the Anchor Property & Casualty Insurance Company Homeowners Application – APC HOAPP.
- B. Application Submission Procedures

The application must be signed and dated by the insured and the agent prior to the effective date/time of the policy. A check for the gross premium due along with any required documents must be mailed to the company, attached to the Anchor transmittal form, within five (5) business days from the effective date of coverage or from the date the application was signed by the insured and agent and the premium received by the agent whichever comes first.

The agent will submit payment payable to Anchor for the full gross amount of premium due with the submission but at no time shall this amount be less than the amount paid to the agent by the insured or mortgagee. ***It is important that the policy number be clearly written on the check and all required documents to ensure they can be properly identified.***

Exception: When an application is submitted subject to prior approval by underwriting, the procedures are exactly the same as stated above.

Note 1: Failure to make Anchor required minimum premium deposit could result in Producer suspension.

Note 2: No funds should be collected for properties that are ineligible for binding.

- Note 3:** Producers who have submitted dishonored checks or other funds on two or more occasions during a one (1) year period shall submit future payments by certified check, bank check or money order.
- Note 4:** If an Insured or Applicant pays by check or money order, the Producer shall advise the Applicant to make the check or money order payable to Anchor, not the Producer or Agency. Policyholders' monies are not recoverable from Anchor, nor can a Producer request cancellation of a policy as a result of a returned item.
- Note 5:** The five (5) business day submission requirement also applies to all endorsement requests.
- Note 6:** A copy of the completed and signed application and supplemental application shall be given to the applicant/insured.

112. SUPPORTING DOCUMENTATION

Failure to provide requested documentation for premium credits will result in the removal of the credit and an invoice to the insured.

- A. Original signed Anchor Property & Casualty Insurance Company Homeowners Application – **APC HOAPP**.
- B. Applications for dwellings over thirty (30) years old require a four (4) point inspection documenting updates to electrical, heating/cooling, roof and plumbing (unless waived by underwriting).
- C. Applicants who have sustained a loss in the preceding thirty-six (36) months should submit full details of the claim and an explanation of how the cause(s) of the loss was corrected.
- D. Windstorm Mitigation Affidavits and/or other documents.
- E. For seasonal/secondary risks not located in a secured community or building a copy of the fire and burglar alarm certificate and monitoring receipt must be submitted.
- F. Copy of Alarm system certificate and monitoring receipt if required by Underwriting Guidelines or if any alarm credits applied.
- G. Copy of Sprinkler system certificate if any sprinkler credits apply (required for form **HO-3** only).
- H. Copy of the prior declarations page or closing statement to avoid no prior insurance surcharge.
- I. Copy of trust documents for a property titled to a Living or Personal Trust when required.
- J. Copy of Certificate of Insurance from insurer providing Commercial Liability on a Family Day Care Home at limits equal to or greater than Anchor Personal Liability limits of liability.
- K. Copy of Florida License or County License where property is a Family Day Care Home.
- L. Copy of current wind only policy Declaration or other coverage document issued by the Citizens Insurance Corporation for the covered property, or a completed Rejection of Windstorm Coverage (Form **APC HO XW**), when a Homeowners policy excluding wind is applied for. If this support is not submitted, **HO 04 94 – Windstorm and Hail Exclusion** will be removed until such documentation is received.

113. POLICY PERIOD, MINIMUM PREMIUM, WAIVER OF PREMIUM AND ROUNDING

- A. All policies must be written for a period of one year, based upon premiums, forms and endorsements applicable on the effective date of the policy term.
- B. The policy may be extended for successive policy periods by renewal based upon premiums, forms and endorsement in effect at renewal effective date.
- C. The minimum written premium applicable is as follows:
 1. **HO-3** policy form is 0.3% of the Coverage **A** amount in coastal territories and 0.2% of Coverage **A** in non coastal territories or \$300 whichever is greater.
 2. **HO-4** and **HO-6** policy forms are 0.3% of the Coverage **C** amount in coastal territories and 0.2% of Coverage **C** in non coastal territories or \$150 whichever is greater.
 3. A coastal territory is defined as all territories within Miami Dade, Broward, Franklin, Monroe and Palm Beach counties and all territories specified as coastal in **Appendix A**.
- D. The minimum annual premium shall include all chargeable endorsements or coverages, if written at inception of the policy.
- E. Additional or return premiums of \$5 or less shall be waived with an option by the Company to grant any return premium due if requested by the insured.
- F. The premium for each coverage shown in the policy shall be rounded to the nearest whole dollar, with \$0.50 or more rounded to the next higher whole dollar. In no event will premiums for any coverage be less than one dollar (\$1).

114. PREMIUM PAYMENT

Anchor accepts only the following methods of payment.

- A. **Full Payment** – Full payment of the gross annual premium plus all appropriate policy fees and assessments are due at the inception of the policy. If payment is to be collected at closing, the agent is responsible to remit the correct and timely premium.
- B. **2 Pay Plan** – 60% of the total premium plus the \$25 policy fee and \$2 EMPA fee are due at the inception of the policy, the remaining 40% of the premium is due 180 days after the inception of the policy; or
- C. **4 Pay Plan** – 40% of the total premium plus the \$25 policy fee and \$2 EMPA fee are due at the inception of the policy, the remaining 60% of the premium is due in three equal installments at 90, 180 and 270 day intervals.
- D. **6 Pay Plan** – 20% of the total premium plus the \$25 policy fee and \$2 EMPA fee are due at the inception of the policy, the remaining 80% of the premium is due in five equal installments at 30, 60, 90, 120 and 150 day intervals.
- E. Each installment, except the full payment plan, is subject to a \$6 service charge.
- F. In the event that a payment is made by check or draft and the instrument is returned because of insufficient funds to pay it, we may impose a charge of \$15.00.

Note: The installment fee for policies with premiums below \$350 on the 4 Pay Plan shall be \$5. The installment fee for policies with premiums below \$850 on the 6 Pay Plan shall be \$3.

Note: Premium must be mailed to the company within 5 (five) business days of binding for policy to remain in force.

115. CHANGES OR CANCELLATIONS

- A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro-rata basis, subject to the minimum premium requirement.

Note: Hurricane deductible options may only be amended effective at the normal policy renewal date. A policy may not be rewritten to circumvent this restriction.

- C. If a policy or binder is canceled, it shall be on a pro-rata basis.
 - 1. A copy of each cancellation notice shall be furnished to all interested parties.
 - 2. Anchor shall return the unearned portion of any premium paid within fifteen (15) business days of the effective date of cancellation.

Note: If a backdated cancellation is granted, the return premium will be sent within fifteen (15) business days from the date the request was granted.

- D. Anchor shall cancel a policy or binder if the insured:
 - 1. Is not or ceases to be eligible or in good faith entitled to insurance;
 - 2. Has obtained the insurance through fraud or willful misrepresentation, or willfully or knowingly makes incorrect or misleading statements in the prescribed application form;
 - 3. Has failed to pay any premium due under the policy;
 - 4. Fails to report all information of a material nature;
 - 5. Fails to provide information requested by Anchor to develop the risk further or to complete an inspection.
 - 6. Fails to pay original premium payment (binder will be null and void)

Note: Anchor shall void a binder received from a Producer that does not have a Producer Appointment.

- E. Anchor shall non-renew a policy if a Producer has their appointment terminated.
- F. The Named Insured shall be given notice of cancellation based upon the following provisions:
 - 1. Policies in effect ninety (90) days or less
 - a. Immediate notice of cancellation if material misstatement, misrepresentation or failure to comply with underwriting requirements; i.e. policy rescinded or voided.
 - b. Ten (10) days notice for nonpayment of premium.
 - c. Twenty (20) days notice for any other reason.

2. Policies in effect over ninety (90) days
 - a. Ten (10) days notice for nonpayment of premium.
 - b. At least one hundred (100) days notice pursuant to Section 627.4133, Florida Statutes for:
 - (1) Material misstatement or misrepresentation;
 - (2) Substantial change in risk;
 - (3) Failure to comply with underwriting requirements established by Anchor within ninety (90) days of the effective date of coverage;
 - (4) Cancellation for all insureds within a given class; or
 - (5) Acts of God if insured has failed to take reasonable steps to prevent recurrence of damage.
3. A binder cancelled or withdrawal notices issued prior to the expiration date shown in the application requires ten (10) days notice of cancellation to the named insured. Such notices of cancellation shall state the reason or reasons the application was rejected or the policy cancelled.
4. The insurer shall give the Named Insured written notice of non-renewal, cancellation, or termination at least one hundred (100) days prior to the effective date of the non-renewal pursuant to Section 627.4133, Florida Statutes.

116. COMMISSIONS

The rate of commission payable to Producers for all coverages shall be at the rate shown on the Producer's agreement. A Producer shall not apply a service charge to an applicant for the completion of an application.

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), Citizens Property Insurance Corporation assessments, the \$25 policy 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.

117. MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures.

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premium, until the policy is renewed.

118. TRANSFER OR ASSIGNMENT

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

119. MANDATORY ENDORSEMENT FORMS

- A. Special Provisions – FL (APC 100) – Mandatory on all Homeowners policies.
- B. Animal Liability Exclusion (APC 101) – Mandatory on all Homeowners policies.
- C. Calendar Year Hurricane Deductible – (HO 03 52) - Mandatory on all Homeowners policies with wind coverage included.
- D. Amendment of Loss Settlement Condition – Florida - (APC 105) – Mandatory on Tenant Homeowner policies (HO-4) only.
- E. Home Day Care Exclusion Endorsement (APC 107) – Mandatory on all Homeowners policies.
- F. Trampoline Liability Exclusion (APC 108) – Mandatory on all Homeowners policies.
- G. Limited Fungi, Wet or Dry Rot or Bacteria Section II – Liability Coverage (HO 03 34) – Mandatory on all Homeowners policies.
- H. Windstorm Exterior Paint or Waterproofing Exclusion (APC 237) – Mandatory on all Homeowners policies in territories: 005, 007, 010, 030, 031, 032, 033, 034, 035, 037, 038, 181, 182, 183, 361 and 362.
- I. Catastrophic Ground Cover Collapse (APC 160) – Mandatory on all Homeowners policies.
- J. Carport(s), Pool Cage(s) and Screen Enclosure(s) Use Endorsement (APC 109) - Mandatory on all Homeowners policies.
- K. Sinkhole Loss Coverage – Florida – HO-4 And HO-6 (APC 2593) – Mandatory on all HO-4 and HO-6 policies.

200. UNDERWRITING GUIDELINES

Anchor Property & Casualty Insurance Company has created a program that is designed to provide coverage for property which displays pride of ownership and has maintained a superior level of maintenance. The risk must meet all underwriting guidelines outlined below. If there is a question regarding any of the qualifications please contact a Anchor Underwriter. Additional underwriting guidelines apply to specific endorsements or optional coverages as shown.

201. BINDING

- A. An agent may NOT bind coverage on any risk ineligible for coverage. The producer shall review each application carefully to determine if coverage is eligible to be bound. The binding authority specified herein may not be exceeded under any circumstances.
- B. Binding Procedures
1. The binder shall specifically show the hour, day, month and year of the effective date. The binder shall never have any effective time and date prior to:
 - a. The completion of the proper application and the receipt of the deposit premium prescribed by the Company.
 - b. The insured's request to add or reduce any coverage of an existing policy.
 - c. All endorsement requests must be mailed within five (5) business days of binding to be honored by the Company or the effective date will be processed as the date received.
 2. A producer may bind coverage for a period not to exceed thirty (30) days, subject to eligibility requirements and binding limits shown in these Guidelines and in the Rate Manuals of Anchor.
 3. Binding is subject to acceptance of the risk based on the Anchor Exposure Management Plan.
- C. No policy may be bound with coverage less than Replacement Cost without prior approval from Anchor.
- D. Protection class ten (10) risks may not be bound without prior approval.

Note: Anchor is not required to provide coverage in excess of replacement cost to satisfy mortgage-lending requirements (Refer to Florida Statute 626.9551 and F.A.C. Rule 4-167.009).

202. SPECIAL HURRICANE/TROPICAL STORM RULE

No application for new, or endorsement for increased coverage or reduction in any deductible amount 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 and for forty-eight (48) hours after the Watch or Warning has been lifted. Binding information will be available by calling customer service or at the Anchor website.

203. EXTENT OF COVERAGE AND AUTOMATIC INCREASE IN LIMITS

A. Property

1. Homeowners Form (HO-3) – provides replacement cost coverage on structures and actual cash value on personal property.
2. Condominium Unit Owners Form (HO-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.
3. Tenants Homeowner Content Form (HO-4) – provides replacement cost coverage on improvements and betterments and actual cash value on personal property.

Replacement Cost Coverage on personal property may be purchased for an additional premium on all forms.

B. Liability Including Medical Payments

1. Liability – providing individual named insureds with combined single limits of liability of \$100,000, \$300,000 or \$500,000.
2. Medical Payments with limits of \$1,000 or \$5,000 per person.

Note: Valid combinations are \$100,000 liability with \$1,000 medical payments, \$300,000 liability with \$5,000 medical payments or \$500,000 liability with \$5,000 medical payments. The option for \$500,000 liability with \$5,000 medical payments must be submitted for prior approval.

C. Deductibles

1. The standard deductible applicable to all property causes of loss except Hurricane shall be \$1,000. Deductibles of \$500, \$2,500 or \$5,000 are available by additional endorsement. Eligibility for optional deductibles is determined by coverage amount and policy form.
2. The standard deductible for the peril of hurricane shall be 2% of the Coverage A amount. Deductibles of \$500, 5% and 10% are available by additional endorsement. Eligibility for optional deductibles is determined by coverage amount and policy form.

D. Automatic Increase In Limits

1. General – The Section I Coverage A limit does not apply to Tenant Named Insured policies.
2. Coverage Adjustment – The Coverage A dwelling limit may be adjusted at each renewal for inflation. For example, if the nationally recognized index of construction costs used by Anchor increased by 3%, the Coverage A amount on a dwelling insured for \$100,000 will be automatically increased to \$103,000 at renewal. Other Section I blanket limits will be adjusted proportionately.
3. Renewal Declaration Page – If an adjustment is made to the Section I Coverage A Dwelling limit, it will be indicated on the renewal Declarations Page by the following statement: "Property coverage limit increased at renewal by an inflation factor measured by a nationally recognized index of construction costs."

204. ADDITIONAL UNDERWRITING REQUIREMENTS

A. Age of Home

1. Homes 31 – 100 years old require documentation indicating that all electrical wiring, heating/cooling, roof and plumbing systems are in sound condition issued by a licensed contractor or approved home inspection service.
2. Homes over 100 years old are ineligible unless submitted unbound for prior approval. Submissions should include documentation from a licensed contractor, or a four point inspection, indicating the wiring, heating/cooling, roof and plumbing have been completely updated to current state and local building code standards in order to be considered.

B. Pools and Similar Structures

Properties with pools and similar structures must be completely fenced, walled or screened with a self latching gate.

Note: Fence or wall must be a permanent installation with a minimum height of four (4) feet and be constructed of material that provides a reasonable barrier to entry as determined by Anchor (e.g. chain link, wood, steel, aluminum).

C. Residential Family Day Care Homes

1. Eligible – Including Personal Liability
 - a. Registered or Licensed – Family Day Care Homes registered in Florida or licensed in Counties requiring licensure are eligible for a Homeowners Policy including Personal Liability coverage.
 - b. Registration or License Not Required – Family Day Care Homes not required by law to be registered and/or licensed are eligible for a Homeowners Policy.
2. Ineligible
 - a. Operating In Violation of Law – Home Day Care operations not registered where required by Florida law or not licensed in Counties that require licensure, are ineligible for any coverage.
 - b. Commercial Operation – Any child care operation not included within the provisions of this rule.
3. Definition-Family Day Care Home – "Family Day Care Home" means an occupied residence in which child care is regularly provided for children for more than one unrelated family and which receives a payment, fee, or grant for any of the children receiving care, whether or not operated for profit.

A Family Day Care Home shall be allowed to provide care for only one of the four following groups of children, which includes those children under 13 years of age who are related to the caregiver:

- a. A maximum of four (4) children from birth to one (1) year old.
- b. A maximum of three (3) children from birth to one (1) year old, and other children, for a maximum total of six (6) children.
- c. A maximum of six (6) preschool children if all are older than one (1) year old.
- d. A maximum of ten (10) children if no more than five are preschool age and of those five, no more than two (2) are under one (1) year old.

Note 1: "No Coverage For Home Day Care Business" mandatory exclusion endorsement applies.

Note 2: A copy of a Certificate of Insurance to Anchor from the insurer providing Commercial Liability on the Family Day Care Home at limits equal to or greater than Anchor Personal Liability limits of liability is required.

Note 3: A copy of the Florida Department of Children & Families "Family Child Care Home Certificate of License" if required to be licensed by

the State of Florida, or a copy of the Child Care License issued by the County, if required to be licensed by the County. (Only a copy of the Florida License or County License is required.)

The following Counties currently require licensure: Dade, Broward, Palm Beach, Hillsborough, Pinellas, Sarasota and Marion. This listing is for informational purposes only and is subject to change without notice. To confirm registration and/or licensing requirements, contact the Florida Department of Children & Families for a current listing.

- D. **Coastal Condominium Unit Owners Program (Form HO-6)** Risks that otherwise qualify for coverage under a Unit Owners Policy (Form HO-6) that are located within 2,500 feet of tidal water may be submitted for approval provided the following conditions are met:
1. Building must be **Masonry or Superior Construction**. Mixed (Masonry/Frame) ineligible.
 2. Building must have at least three (3) floors.
 3. Risk (unit) may not be located on the bottom floor.

205. INELIGIBLE RISKS – NEW AND RENEWAL

The following risks may not be insured by Anchor. **DO NOT SUBMIT:**

A. General Risk Characteristics

1. **Coverage Limits – Minimum/Maximum:** Properties for which replacement cost (Coverage A) or Actual Cash Value (Coverage C) is either below or above the limits shown in the underwriting guidelines unless approved by underwriting.
2. **Replacement Cost/Market Value Ratio:** Properties with Replacement Cost exceeding 1½ times the market value, excluding land values.
3. **Replacement Cost of Property:** Properties insured for an amount less than replacement cost without prior approval.
4. **Property In Disrepair, Lack of Maintenance or Existing Damage:** Properties in state of disrepair or reflect a lack of maintenance or properties with existing damage with no definitive proof of intent to repair.
5. **Non-Habitational Property:** Residential risks used primarily for non-habitational purposes or dwellings that were originally designed or constructed for other than habitational purposes.
6. **Fraternity or Sorority Houses:** Fraternity, Sorority or any similar housing arrangement.
7. **Material Misrepresentation, Insurance Fraud or Arson:** Applicants who have ever been canceled or non-renewed for material misrepresentation or insurance fraud or convicted of arson.
8. **Open Foundation:** Property built on stilts, pilings or open foundations *unless submitted for prior approval*. Dwellings with open foundations that are completely enclosed with lattice work may be submitted unbound for consideration.
9. **Excessive or Unusual Liability Exposure Including but Not Limited To:**
 - a. Risks with empty in-ground pools.
 - b. Risks that have a pool with diving board and/or slide.
 - c. Risks with pools or similar structures that are not completely fenced, walled or screened with a self latching gate. The fence or wall must be a permanent installation and lockable with a minimum height of four (4) feet.
 - d. Risks with trampolines.
 - e. Risks with vicious or exotic animals or any animals with a history of attack or biting.
 - f. Risks with All Terrain Vehicles (ATV's).
 - g. Risks with any live stock or saddle animal exposure may not be bound without prior underwriting approval. Risks with up to three (3) live stock (including saddle animals) maintained for personal use may be submitted unbound for consideration.
 - h. Risks with skateboard or bicycle ramps.
10. **Properties with three (3) or more mortgages**
11. **Prior Losses**
 - a. Risks with more than one prior property claim in last three (3) years, excluding weather related losses.
 - b. Risk with any non-weather related loss in excess of \$10,000 in the last three (3) years. Renewal Only: Excludes remediated, partial sinkhole losses that have been certified by a professional engineer and the first single water damage loss.
12. **Risks with buried oil tanks on the premises**
13. **Risks that have been uninsured more than 30 days**, unless approved in advance by underwriting.

B. Type of Property

1. **Age of Dwelling**
 - a. Dwellings over thirty (30) years without required proof of updates or evidence of sound condition.
 - b. Dwellings over one hundred (100) years old without required proof of complete updates *and prior underwriting approval*.

2. Roof Criteria

- a. Dwellings with composition shingle or wood shake/shingle roofs older than fifteen (15) years that are not in sound condition with at least five years useful life remaining.
- b. Dwellings with an unapproved roof (rolled tar paper, tin, or untreated wood).
- c. Dwellings with a flat roof (less than 1:12 pitch).

3. Heating and Electrical

- a. Properties which have a portable heater or open flame as a primary source of heat, (e.g., electric, oil or kerosene portable space heater, gas heater, or any device utilizing an open flame). Exception: Permanent and factory or professionally installed, central gas fireplaces.
 - b. Properties with any "knob & tube" wiring in use or potentially hazardous electrical condition.
 - c. Properties equipped with electrical service less than one hundred (100) amps.
 - d. Properties with any aluminum branch wiring. **Exception:** Aluminum is acceptable for service entrance wiring and dedicated 220 circuits.
4. **Plumbing:** Risks utilizing any polybutylene plumbing. New business risks with water heaters over 15 years old must be submitted unbound with evidence of sound condition (photos &/or an inspection by a licensed plumber).
5. **"Do-It-Yourself Construction":** Dwellings or structures that are homemade or rebuilt, or any dwelling constructed with extensive remodeling. **Exception:** If approved by local government building or zoning department or a certificate of occupancy has been issued.
6. **Any insured location with a structure constructed partially or entirely over water:** (e.g. boat houses, etc).
Note: Ineligible structures do not include piers and docks.
7. **Townhouse/Row House:** Townhouse or Row House constructed without firewalls that separate units to no more than four (4) per firewall.
8. **Mobile Homes:** Mobile homes, pre-fabricated or kit homes or log home construction. Modular homes are eligible if permanently constructed on a continuous, concrete foundation.
9. **EIFS:** Risks utilizing EIFS (Exterior Insulation Finish System) construction techniques.

C. Location of Property

1. **Protection Class:** Risks located in a protection class ten (10) *without prior approval*.
2. **Farms & Ranches:** Properties (dwellings) located on a farm, ranch, orchard or grove: or where farming activities or ranching operations take place.
3. **Property Built on Landfills – Refuse:** Properties built on landfills previously used for refuse.
4. **Inaccessible Property:** Properties that are not accessible year-round to fire-fighting equipment.
5. **Isolated:** Risks that are not visible from a paved road and/or neighboring residences *without prior approval*.
6. **Unable to Inspect:** Properties that could not be inspected because the inspector was unable to locate or gain access to the property, or because the insured or dwelling occupant refused to allow the inspection.
7. **Sinkhole:** Risk with any prior or current sinkhole activity on the premises whether or not it resulted in a loss to the dwelling.
8. **Condemned Property:** Properties which 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.
9. **Distance-To-Tidal:** Risks located within 2,500 feet of tidal water or on a barrier island *unless submitted for prior approval*.
Exception: Risks eligible under Rule 204.D. – Coastal Condominium Unit Owners Program.
10. **Special Flood Hazard Zone:** Risks located in a Special Flood Hazard Zone (A or V) that have not provided proof of flood coverage.
11. **Acreage:** Risks located on more than ten (10) acres.

D. Occupancy

1. **Dwellings occupied by** more than two (2) families or one-family dwelling with two (2) or more boarders.
2. **Vacant or Unoccupied Property:** Vacant or "Unoccupied" dwellings. **Exception:** A new purchase expected to be owner-occupied within thirty (30) days from policy inception may be bound (expected move-in date will be required on application).
Note: "Vacant" includes dwellings that do not contain enough contents to support basic residential functionality.
Note: "Unoccupied" includes dwellings with personal property contained therein if the dwelling is no longer a place of usual return.
3. **Dwellings in the course of construction** that will not be completed and occupied by the Insured within 30 days.
4. **Commercial Property:** Dwelling used for commercial purpose that is not eligible for Permitted Incidental Occupancies coverage.

300. PREMIUMS/RATES

A. Separate Base **All Other Peril** Premiums and Base **Wind** Premiums are developed as follows:

- From the Rate Table, select the **All Other Perils (AOP) Base Class** and **Wind Base Class Premiums** for the territory in which the risk is located and for the appropriate **HO** form.
- From the table below, select the **Protection/Construction Factor** that applies.

Protection/Construction Factors Table									
Protection Class	Frame			Masonry			Masonry Veneer		
	HO-3	HO-4	HO-6	HO-3	HO-4	HO-6	HO-3	HO-4	HO-6
1-6	1.18	1.11	1.11	1.00	1.00	1.00	1.1	1.00	1.00
7-8	1.65	1.33	1.33	1.06	1.00	1.00	1.17	1.00	1.00
8B	1.79	1.60	1.60	1.20	1.26	1.26	1.32	1.26	1.26
9	1.88	1.78	1.78	1.29	1.44	1.44	1.42	1.44	1.44
10	2.40	2.22	2.22	1.29	1.67	1.67	1.42	1.67	1.67

- Multiply the **Base Class Premiums** by the **Protection/Construction Factor** to arrive at the **All Other Perils** and **Wind Key Premiums**.
- From the **Key Factors Table** for the appropriate **HO** form, select the **Key Factor** for the desired Coverage limit. If the requested Coverage limit is not shown in the tables, interpolate or extrapolate as illustrated in Paragraph B. of this rule.
- Multiply the **Key Premiums** by the **Key Factor** and the deductible factor (see Rule 406.), round to the nearest whole dollar (\$.50 or more rounded to the next higher whole dollar) to arrive at the **Base All Other Perils** and **Base Wind Premiums**.

B. Interpolation/Extrapolation Examples

If the desired limit of liability is not shown in the **Key Factor Table**, and is less than the highest limit shown: interpolate using **Key Factors** for the nearest limits shown above and below the desired limit.

Example: \$278,000 is the desired Form **HO-3** Coverage **A** limit of liability; the nearest limits are \$275,000 and \$280,000.

For 275,000, the **Key Factor** is 3.667; for \$280,000, the **Key Factor** is 3.733. Subtract the lower **Key Factor** from the higher and divide by five (5). This provides a factor per \$1,000.

$$3.667 = 0.066 \quad 0.066 / 5 = .013 \text{ (increment per } \$1,000)$$

Multiply the factor per \$1,000 times 3 and add 3.667, the **Key Factor** for 275,000. $0.013 \times 3 = 0.039 + 3.667 \text{ (275,000)} = 3.706 \text{ (278,000)}$

The result, 3.706, is the **Key Factor** for this example.

- The **Key Factors** shown in the above examples are for illustration only and are not necessarily the **Key Factors** shown in the **Key Factor Tables** of this manual.
- Add the **Base All Other Perils Premium** and **Base Wind Premium** to derive the **Base Policy Premium**.
- Apply the appropriate adjustments and sum the subtotals.

301. HO-3 KEY FACTORS

HO-3 Key Factors

Cov A Amount	Key Factor	Cov A Amount	Key Factor
100,000	1.446	305,000	4.103
105,000	1.511	310,000	4.173
110,000	1.576	315,000	4.243
115,000	1.641	320,000	4.313
120,000	1.706	325,000	4.383
125,000	1.777	330,000	4.453
130,000	1.848	335,000	4.523
135,000	1.918	340,000	4.593
140,000	1.989	345,000	4.663
145,000	2.063	350,000	4.733
150,000	2.136	355,000	4.803
155,000	2.210	360,000	4.873
160,000	2.283	365,000	4.943
165,000	2.353	370,000	5.013
170,000	2.422	375,000	5.083
175,000	2.492	380,000	5.153
180,000	2.561	385,000	5.223
185,000	2.634	390,000	5.293
190,000	2.706	395,000	5.363
195,000	2.779	400,000	5.433
200,000	2.851	405,000	5.503
205,000	2.919	410,000	5.573
210,000	2.987	415,000	5.643
215,000	3.055	420,000	5.713
220,000	3.123	425,000	5.783
225,000	3.163	430,000	5.853
230,000	3.201	435,000	5.923
235,000	3.237	440,000	5.993
240,000	3.272	445,000	6.063
245,000	3.303	450,000	6.133
250,000	3.333	455,000	6.203
255,000	3.403	460,000	6.273
260,000	3.473	465,000	6.343
265,000	3.543	470,000	6.413
270,000	3.613	475,000	6.483
275,000	3.683	480,000	6.553
280,000	3.753	485,000	6.623
285,000	3.823	490,000	6.693
290,000	3.893	495,000	6.763
295,000	3.963	500,000	6.833
300,000	4.033	Each Additional 1,000	0.014

302. HO-4 and HO-6 KEY FACTORS

HO-4 Key Factors

Cov C Amount	Key Factor
20,000	1.000
25,000	1.143
30,000	1.286
35,000	1.424
40,000	1.562
45,000	1.705
50,000	1.848
55,000	1.996
60,000	2.143
65,000	2.315
70,000	2.482
75,000	2.650
80,000	2.817
85,000	2.984
90,000	3.151
95,000	3.310
100,000	3.467
105,000	3.667
110,000	3.867
115,000	4.067
120,000	4.267
125,000	4.467
130,000	4.667
135,000	4.867
140,000	5.067
145,000	5.267
150,000	5.467
Each Additional 1,000	0.014

HO - 6 Key Factors

Cov C Amount	Key Factor	Cov C Amount	Key Factor
20,000	1.000	175,000	6.594
25,000	1.157	180,000	6.794
30,000	1.313	185,000	6.994
35,000	1.461	190,000	7.194
40,000	1.609	195,000	7.394
45,000	1.774	200,000	7.594
50,000	1.938	205,000	7.794
55,000	2.102	210,000	7.994
60,000	2.266	215,000	8.194
65,000	2.430	220,000	8.394
70,000	2.594	225,000	8.594
75,000	2.758	230,000	8.794
80,000	2.922	235,000	8.994
85,000	3.090	240,000	9.194
90,000	3.258	245,000	9.394
95,000	3.426	250,000	9.594
100,000	3.594	255,000	9.794
105,000	3.794	260,000	9.994
110,000	3.994	265,000	10.194
115,000	4.194	270,000	10.394
120,000	4.394	275,000	10.594
125,000	4.594	280,000	10.794
130,000	4.794	285,000	10.994
135,000	4.994	290,000	11.194
140,000	5.194	295,000	11.394
145,000	5.394	300,000	11.594
150,000	5.594	Each Additional 1,000	0.040
155,000	5.794		
160,000	5.994		
165,000	6.194		
170,000	6.394		

303. BASE CLASS PREMIUMS

Homeowners Base Class Premiums

Territory	Name	County	HO-3			HO-4			HO-6		
			AOP	Wind	Hurr %	AOP	Wind	Hurr %	AOP	Wind	Hurr %
5	Monroe, Excl. Key West	Monroe	248	1660	84.2%	59	183	68.6%	106	436	76.1%
7	Monroe, Key West	Monroe	315	1632	80.8%	42	103	64.3%	176	269	56.6%
10	Martin, Remainder	Martin	238	1389	82.7%	84	66	37.7%	91	229	68.1%
30	Dade, Miami Beach	Dade	416	1567	75.2%	37	155	74.4%	95	378	75.8%
31	Dade, Coastal	Dade	398	1596	77.3%	37	161	75.0%	82	388	78.5%
32	Dade, Miami	Dade	662	1115	57.7%	73	176	63.5%	146	306	63.5%
33	Dade, Hialeah	Dade	690	932	54.9%	85	125	52.3%	203	198	45.8%
34	Dade, Rem Excl M.B., H.	Dade	699	1118	64.5%	121	128	45.1%	168	355	64.7%
35	Broward, Ft. Laud. & Hollywood	Broward	466	1112	67.2%	92	165	57.0%	148	332	65.1%
37	Broward, Rem. Excl. Ft. L. & Hollwd.	Broward	461	992	68.8%	115	77	34.3%	209	234	49.8%
38	Palm Beach, Remainder	Palm Beach	378	1151	73.8%	91	108	47.6%	164	238	56.2%
39	Duval, Jacksonville	Duval	201	136	36.8%	82	8	7.5%	137	27	15.2%
40	Duval, Remainder	Duval	193	135	37.4%	80	8	7.7%	140	23	12.9%
41	Duval, Coastal	Duval	147	232	63.3%	60	23	22.9%	119	52	28.4%
42	Pinellas, Coastal	Pinellas	248	797	75.9%	69	81	46.6%	101	185	60.9%
43	Escambia, Remainder	Escambia	163	453	70.7%	57	46	35.8%	105	113	46.2%
46	Pinellas, Saint Petersburg	Pinellas	200	572	73.4%	62	81	49.8%	101	142	54.5%
47	Hillsborough, Tampa	Hillsborough	278	413	53.6%	82	20	15.8%	119	82	38.1%
49	Orange, Orlando	Orange	216	194	46.7%	78	12	11.1%	130	25	15.8%
50	Polk	Polk	244	217	41.9%	72	13	12.9%	131	34	19.8%
57	Brevard, Coastal	Brevard	200	692	73.5%	50	63	47.7%	74	177	66.1%
62	Volusia, Coastal	Volusia	152	450	74.3%	43	54	47.0%	71	163	64.8%
63	Volusia, Remainder	Volusia	156	306	66.7%	52	27	28.6%	95	103	50.2%
64	Brevard, Remainder	Brevard	178	521	71.8%	52	27	28.6%	89	117	54.9%
80	Hillsborough, Excl. Tampa	Hillsborough	255	365	60.3%	59	35	31.7%	90	80	45.4%
81	Pinellas, Rem. Excl. St. Pete.	Pinellas	244	517	62.8%	66	39	31.5%	107	106	47.3%
90	Orange, Excl. Orlando	Orange	232	186	42.3%	82	8	7.8%	123	31	19.2%
159	Hernando, Coastal	Hernando	141	566	78.4%	40	49	48.0%	55	148	69.0%
181	Indian River, Coastal	Indian River	171	1079	83.4%	67	102	52.1%	81	235	69.0%
182	Martin, Coastal	Martin	183	1140	84.3%	71	109	52.1%	94	259	67.9%
183	St. Lucie, Coastal	St. Lucie	170	1120	84.0%	63	95	52.3%	91	241	68.5%
192	Alachua	Alachua	146	163	48.5%	72	8	8.8%	107	29	20.8%
193	Calhoun	Calhoun	261	225	43.6%	76	8	8.4%	126	37	21.4%
292	Baker	Baker	225	209	45.0%	73	8	8.7%	118	34	20.8%
293	Columbia	Columbia	222	193	44.1%	72	8	8.8%	120	33	20.1%
361	Broward, Coastal	Broward	276	1483	82.4%	47	146	68.7%	94	387	76.6%
362	Palm Beach, Coastal	Palm Beach	255	1438	82.3%	44	137	68.4%	79	336	77.0%
392	Bradford	Bradford	198	173	45.9%	73	8	8.7%	118	34	20.8%
393	Gadsden	Gadsden	229	188	44.0%	84	11	9.5%	127	33	19.2%
492	Clay	Clay	160	162	45.1%	72	8	8.8%	117	31	20.0%
493	Hamilton	Hamilton	202	220	47.2%	74	8	8.6%	117	33	20.4%
511	Osceola	Osceola	217	216	45.6%	81	12	10.6%	121	34	20.3%
512	Seminole	Seminole	207	218	48.2%	97	13	10.0%	119	33	20.9%

Homeowners Base Class Premiums

Territory	Name	County	HO-3			HO-4			HO-6		
			AOP	Wind	Hurr %	AOP	Wind	Hurr %	AOP	Wind	Hurr %
531	Flagler, Coastal	Flagler	137	399	74.4%	44	57	48.7%	59	113	60.6%
532	Nassau, Coastal	Nassau	102	312	74.1%	34	42	48.8%	52	105	63.9%
533	St. Johns, Coastal	St. Johns	135	288	69.8%	39	47	47.3%	52	101	63.1%
541	Collier, Coastal	Collier	271	1135	75.5%	73	91	47.7%	105	229	63.4%
542	Lee, Coastal	Lee	226	820	75.4%	62	78	48.8%	81	222	70.0%
551	Collier, Remainder	Collier	204	823	78.0%	62	78	48.8%	73	196	69.3%
552	Glades	Glades	176	471	68.7%	40	52	50.1%	59	194	74.1%
553	Hendry	Hendry	171	441	66.5%	37	47	49.6%	60	191	73.0%
554	Lee, Remainder	Lee	205	651	73.3%	58	55	42.1%	79	129	58.7%
555	Okeechobee	Okeechobee	193	535	66.8%	55	69	49.5%	61	194	73.4%
561	Indian River, Remainder	Indian River	197	851	79.4%	41	50	48.5%	81	199	67.4%
562	St. Lucie, Remainder	St. Lucie	266	901	76.4%	42	53	49.0%	80	189	65.6%
581	Charlotte, Coastal	Charlotte	205	848	76.7%	53	67	48.8%	80	200	67.7%
582	Manatee, Coastal	Manatee	226	876	76.1%	54	68	49.1%	81	196	68.4%
583	Sarasota, Coastal	Sarasota	221	829	74.3%	59	76	49.1%	79	205	68.7%
591	Citrus, Coastal	Citrus	119	496	79.6%	44	57	49.0%	55	146	68.6%
592	Dixie, Coastal	Dixie	146	303	70.6%	52	67	46.3%	59	112	58.4%
593	Holmes	Holmes	225	216	44.8%	82	11	9.7%	127	33	19.1%
594	Levy, Coastal	Levy	142	292	68.3%	40	49	48.0%	56	131	66.0%
595	Pasco, Coastal	Pasco	146	571	78.1%	50	66	49.4%	62	170	69.1%
596	Taylor, Coastal	Taylor	127	294	68.4%	52	67	46.3%	55	108	59.1%
601	Bay, Coastal	Bay	208	642	74.1%	52	66	46.0%	82	172	60.5%
602	Escambia, Coastal	Escambia	213	765	71.2%	44	55	45.9%	80	198	61.8%
603	Franklin	Franklin	191	575	74.0%	53	68	46.3%	82	173	60.6%
604	Gulf, Coastal	Gulf	182	531	69.1%	64	81	45.8%	78	170	61.2%
605	Jefferson, Coastal	Jefferson	157	279	67.6%	52	67	46.3%	59	118	59.5%
606	Okaloosa, Coastal	Okaloosa	217	864	75.2%	52	67	46.3%	80	170	60.7%
607	Santa Rosa, Coastal	Santa Rosa	210	744	73.1%	52	68	46.7%	84	166	59.3%
608	Wakulla, Coastal	Wakulla	181	384	69.6%	43	55	46.0%	57	109	58.7%
609	Walton, Coastal	Walton	210	795	72.2%	57	73	46.3%	79	166	60.5%
692	Lake	Lake	160	182	46.0%	76	8	8.4%	103	31	22.7%
693	Jackson	Jackson	229	201	44.6%	82	11	9.7%	127	33	19.1%
701	Flagler, Remainder	Flagler	139	265	59.8%	44	40	40.7%	74	93	53.5%
702	St. Johns, Remainder	St. Johns	128	237	62.7%	43	40	41.0%	78	85	49.4%
711	Charlotte, Remainder	Charlotte	244	576	67.4%	68	63	41.7%	93	138	55.8%
712	Desoto	DeSoto	189	319	57.1%	43	39	41.2%	75	117	58.4%
713	Hardee	Hardee	164	298	56.7%	43	39	41.2%	80	131	59.4%
714	Highlands	Highlands	177	255	53.5%	43	39	41.0%	80	114	57.6%
715	Sarasota, Remainder	Sarasota	193	485	69.0%	65	60	41.0%	93	127	54.8%
721	Bay, Remainder	Bay	166	337	66.1%	49	47	39.0%	110	115	44.1%
722	Gulf, Remainder	Gulf	172	366	65.1%	49	47	39.7%	101	123	48.9%
723	Okaloosa, Remainder	Okaloosa	187	444	66.9%	66	60	39.0%	93	112	49.0%
724	Santa Rosa, Remainder	Santa Rosa	192	554	67.2%	57	53	39.1%	95	113	48.4%
725	Wakulla, Remainder	Wakulla	138	177	58.4%	49	47	39.7%	85	104	49.1%

Homeowners Base Class Premiums

Territory	Name	County	HO-3			HO-4			HO-6		
			AOP	Wind	Hurr %	AOP	Wind	Hurr %	AOP	Wind	Hurr %
726	Walton, Remainder	Walton	178	317	62.6%	48	46	39.7%	95	114	48.5%
731	Citrus, Remainder	Citrus	125	285	71.6%	43	39	41.1%	66	118	61.3%
732	Dixie, Remainder	Dixie	123	165	54.8%	46	42	39.2%	101	118	47.7%
733	Hernando, Remainder	Hernando	134	335	71.5%	43	39	41.1%	66	128	63.0%
734	Levy, Remainder	Levy	130	174	54.8%	43	39	41.1%	94	137	56.2%
735	Manatee, Remainder	Manatee	199	492	68.3%	56	53	41.9%	82	127	58.2%
736	Pasco, Remainder	Pasco	138	365	71.1%	46	42	41.6%	67	121	61.5%
737	Taylor, Remainder	Taylor	149	182	54.7%	49	46	39.2%	89	105	48.3%
792	Marion	Marion	139	167	45.6%	75	8	8.5%	111	33	22.1%
793	Jefferson, Remainder	Jefferson	171	130	42.0%	85	11	8.8%	132	32	16.9%
892	Nassau, Remainder	Nassau	142	177	53.3%	73	8	8.4%	120	25	15.8%
893	Lafayette	Lafayette	224	236	47.5%	73	8	8.7%	120	33	20.1%
921	Sumter	Sumter	145	192	47.8%	76	8	8.4%	109	34	22.1%
922	Union	Union	220	192	44.3%	73	8	8.7%	117	34	21.0%
923	Gilchrist	Gilchrist	201	180	44.8%	72	8	8.8%	120	34	20.5%
931	Liberty	Liberty	232	220	44.3%	78	8	8.2%	121	33	19.8%
932	Madison	Madison	225	197	41.6%	72	8	8.8%	117	33	20.4%
933	Suwannee	Suwannee	210	199	45.4%	72	8	8.8%	116	33	20.6%
934	Washington	Washington	190	246	52.7%	76	8	8.3%	119	34	20.5%
992	Putnam	Putnam	154	179	47.8%	72	8	8.8%	115	37	20.9%
993	Leon	Leon	163	145	44.1%	82	11	9.7%	119	31	19.8%

400. UNDERWRITING CREDITS/SURCHARGES

The following charges apply to properties that have exposures or hazards which are not contemplated by the **Base Premium**.

401. NO PRIOR INSURANCE

- A. All applicants not providing proof of prior insurance shall be subject to a 10% surcharge. This surcharge will also be applicable if there has been a lapse in coverage which exceeds thirty (30) days from the effective date of the Anchor policy.
- B. This surcharge will remain in effect for one year from the policy effective date to which this surcharge applies. Any lapse, or short term coverage, during the compliance period will cause the mandatory surcharge period to begin anew.
- C. Proof of prior insurance shall be in the form of a copy of a declarations page or other acceptable documentation as determined by Anchor. Forced placed insurance shall be considered "No Prior Insurance" and the 10% surcharge will apply.
- D. Multiply the **All Other Perils and Wind Base Premiums** by a factor of **0.10**.

Note: Not applicable to a new purchase or lease forty-five (45) days old or less.

Exception: Mortgagee failed to make payment for insurance. Documentation is required to remove surcharge.

402. SUPERIOR CONSTRUCTION

The premium for a dwelling or apartment unit in a building of superior construction is computed by multiplying the **Masonry All Other Perils Base Premium** by a factor of **0.85**.

403. TOWNHOUSE OR ROW HOUSE (Form HO-3)

The additional premium for an eligible one (1) or two (2) family dwelling in a townhouse or row home structure is computed by multiplying the **HO-3 All Other Perils and Wind Base Premiums** by the following factor:

Number of Individual Family Units Within One Fire Division	Code	Protection Class 1-8	Protection Class 9	Protection Class 10
1 & 2	(1&3)	0.00	0.00	N/A
3 & 4	(2)	0.10	0.15	N/A
5 - 8	(4)	0.25	0.30	N/A
9 & Over	(4)	0.40	0.45	N/A

Note: Risks located in a Protection Class 10 in a Townhouse or Row Home are ineligible and may not be written.

Note: Risks with more than four (4) units per firewall are ineligible unless submitted unbound for prior approval.

Note: An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a firewall would be considered three (3) family units within a fire division. Four two (2) family dwellings not separated by a firewall would be considered eight (8) individual family units.

404. WINDSTORM OR HAIL EXCLUSION

The perils of hurricane, windstorm or hail may only be excluded if the property is eligible for such coverage from the Citizens Property Insurance Corporation (CPIC), unless specific prior approval is received from the Company. Hurricane, Windstorm or Hail may not be excluded in areas not eligible for a CPIC Wind Only Policy unless the insured has provided the necessary written statement(s) (insured and Mortgage and/or Lienholder) as required by 627.712 Florida Statutes. Use form **APC HO XW** for the insured's statement. This exclusion may only be added or removed effective at policy inception or at renewal. See **Appendix A**. Develop only the **All Other Perils Premium** when excluding wind.

Use endorsement **HO 04 94 - Windstorm or Hail Exclusion**.

405. PROTECTIVE DEVICES (All Forms)

Approved and properly maintained installations of burglar alarms, fire alarms, automatic sprinklers and other protective devices in the dwelling may be recognized for a reduced premium by multiplying the **All Other Perils Base Premium** by the following Protective Device factors:

Type of Installation	Credit	Factor
Central Station Monitored Burglar Alarm	8%	0.08
Central Station Monitored Fire Alarm	10%	0.10
Police Station Monitored Burglar Alarm	5%	0.05
Fire Department Monitored Fire Alarm	8%	0.08
Local Burglar and/or Fire Alarm (not standard smoke detectors)	5%	0.05
Automatic Sprinklers in all areas including attics, bathrooms, closets and attached structures	18%	0.18
Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector	10%	0.10

Note: Combination of credits is permitted. However, no more than one credit from each of three categories of Protective Devices (Burglar, Fire or Sprinkler System) is permitted. A copy of the fire and burglar alarm certificate and monitoring receipt must be submitted.

Use Endorsement: **APC 04 16 – Premises Alarm or Fire Protection System.**

406. DEDUCTIBLES

All policies are subject to deductibles that apply to loss from all Section I perils.

- A. Base Deductible:** \$1,000 **All Other Perils Deductible** – 2% **Calendar Year Hurricane Deductible** (Minimum \$500) per 627.701 Florida Statutes. Policies with coverage A limits of at least \$100,000, but less than \$250,000, will not be nonrenewed for reasons of hurricane loss for one renewal period beyond the original policy term.
- B. Optional Deductibles:** To compute the additional or reduction in premium to include an optional deductible, locate the desired deductibles in the charts below and:
- Multiply the AOP (Non-Hurricane) factor in the table by the **All Other Perils Key Premiums**;
 - Multiply the Hurricane Deductible Factor by the Wind Key Premium (unless wind is excluded).
- C. Calendar Year Hurricane Deductibles:**
- Hurricane Definition:** "Hurricane" means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.
 - Hurricane Deductibles Description:**
 - A mandatory **Calendar Year Hurricane Deductible** applies on all policies for the peril of Windstorm or Hail during a "Hurricane".
 - A **Calendar Year Hurricane Deductible** is subject to a percentage or fixed deductible amount that applies to windstorm loss that occurs during a "Hurricane":
 - Beginning at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
 - Ends 72 hours following the termination of the last hurricane watch or warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.
 - The **Calendar Year Hurricane Deductible** is calculated anew in each calendar year. If the policy period does not coincide with the calendar year, then a separate hurricane deductible will apply to loss that occurs during each calendar year in which the policy is in force. For example, if the policy period is from July 1 of calendar year 1 to June 30 of calendar year 2, a separate hurricane deductible applies to loss occurring from July 1 to December 31 of calendar year 1 and to loss occurring from January 1 to June 30 of calendar year 2.
 - The **Calendar Year Hurricane Deductible** can be exhausted only once during each calendar year.
 - The **Calendar Year Hurricane Deductible** applies to loss to covered property caused by one or more hurricanes during each calendar year.
 - Single Hurricane Occurrence During Calendar Year Application:** In the event of the first windstorm loss to covered property caused by a single hurricane occurrence during a calendar year, the dollar amount of the calendar year deductible is deducted from the total of the loss for all coverages.
 - Multiple Hurricane Occurrences During Calendar Year:** With respect to a windstorm loss caused by the second, and each subsequent hurricane occurrences during the same calendar year, the company will pay only that part of all loss payable under Section I – Property Coverages that exceeds the greater of:
 - The remaining dollar amount of the calendar year hurricane deductible; or
 - The deductible that applies to fire that is in effect at the time of the loss.

The remaining dollar amount of the calendar year hurricane deductible is determined by subtracting all previous windstorm losses caused by hurricanes during the calendar year from the Calendar Year Hurricane Deductible.

Note: Hurricane Deductible Options may only be amended at the normal policy renewal date.

Policy Form	Coverage A / (HO-3) Coverage C (HO-4 & HO-6)	AOP (Non-Hurricane) Deductibles Base Deductible of \$1,000				
		\$500	\$1,000	\$2,500	\$5,000	\$10,000
HO-3	\$125,000-\$200,000	1.344	1.000	0.600	0.509	N/A
HO-3	Over \$200,000	1.344	1.000	0.753	0.697	0.680
HO-4	\$20,000-\$49,999	1.180	1.000	0.857	0.824	N/A
HO-4	\$50,000 and Above	1.180	1.000	0.857	0.824	N/A
HO-6	\$40,000-\$99,999	1.320	1.000	0.700	0.600	N/A
HO-6	\$100,000 and Above	1.320	1.000	0.700	0.600	N/A
Policy Form	Coverage A / (HO-3) Coverage C (HO-4 & HO-6)	Hurricane Deductibles Base Deductible of 2%				
		\$500	2%	5%	10%	
HO-3	\$125,000-\$200,000	1.407	1.000	0.819	0.720	
HO-3	Over \$200,000	1.407	1.000	0.830	0.756	
HO-4	\$20,000-\$49,999	1.138	1.000	N/A	N/A	
HO-4	\$50,000 and Above	1.148	1.000	N/A	N/A	
HO-6	\$40,000-\$99,999	1.170	1.000	N/A	N/A	
HO-6	\$100,000 and Above	1.170	1.000	0.764	0.561	

407. AGE OF HOME FACTOR – ALL OTHER PERILS (Form HO-3 & HO-6)

The All Other Perils premium is adjusted to account for the year of construction. The age of a home is calculated by subtracting the year the building was first built and occupied as a residence from the current year. The additional or reduction in premium is computed by multiplying the **All Other Perils Base Premium** by the following factor:

Form (HO-3)

AGE	0	1	2	3	4	5	6	7	8	9	10
Factor	-0.35	-0.32	-0.30	-0.27	-0.25	-0.22	-0.20	-0.17	-0.15	-0.12	-0.10
AGE	10	11	12	13	14	15	16	17	18	19	20
Factor	-0.10	-0.08	-0.06	-0.04	-0.03	-0.01	0.00	0.02	0.03	0.05	0.08
AGE	20	21	22	23	24	25	26	27	28	29	30
Factor	0.08	0.11	0.14	0.16	0.17	0.18	0.18	0.19	0.19	0.20	0.20
AGE	30	31	32	33	34	35	36	37	38	39	40
Factor	0.20	0.21	0.21	0.22	0.22	0.23	0.23	0.24	0.24	0.25	0.25
AGE	40	41	42	43	44	45	46	47	48	49	50 or more
Factor	0.25	0.26	0.26	0.27	0.27	0.28	0.28	0.29	0.29	0.30	0.30

Form (HO-6)

AGE	0	1	2	3	4	5	6	7	8	9	10
Factor	-0.1	-0.09	-0.08	-0.08	-0.07	-0.06	-0.05	-0.04	-0.03	-0.03	-0.02
AGE	10	11	12	13+							
Factor	-0.02	-0.01	0.00	0.03							

If a residence has been **totally renovated** to include **all new** electrical, plumbing, heating/cooling systems, roof and all exterior windows, the year in which the total renovation was begun may be used as the date of construction. However, documentation by a certified inspector verifying the residence has been totally renovated to current state and local building code standards along with documentation from the County evidencing that the year built has been adjusted must be submitted to the Company prior to binding any change in the date of construction.

407.a. YEAR OF CONSTRUCTION FACTOR – WIND PERIL (Form HO-3)

The Wind premium is adjusted to account for the year of construction. The additional premium is computed by multiplying the **WIND BASE PREMIUM** by the following factor:

AGE	2002*	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992
Factor	0.00	-0.10	-0.08	-0.07	-0.05	-0.04	-0.02	0.00	0.04	0.05	0.05
AGE	1991	1990	1989	1988	1987	1986	1985	1984	1983	1982	1981
Factor	0.06	0.06	0.07	0.07	0.08	0.09	0.10	0.11	0.12	0.13	0.14
AGE	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970
Factor	0.15	0.16	0.17	0.18	0.19	0.20	0.21	0.22	0.23	0.24	0.25
AGE	1969	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959
Factor	0.26	0.27	0.28	0.28	0.29	0.29	0.30	0.30	0.31	0.31	0.32
AGE	1958	1957**									
Factor	0.32	0.33									

If a residence has been **totally renovated** to include **all new** electrical, plumbing, heating/cooling systems, roof and all exterior windows, the year in which the total renovation was begun may be used as the date of construction. However, documentation by a certified inspector verifying the residence has been totally renovated to current state and local building code standards along with documentation from the County evidencing that the year built has been adjusted must be submitted to the Company prior to binding any change in the date of construction.

*This amount will be applied to homes constructed 2002 and newer.

**This amount will be applied to homes constructed 1957 and older.

408. SECURED COMMUNITY/BUILDING (All Forms)

Homeowners may qualify for a gated and/or guarded community/building discount provided the following conditions are met. These credits are applied to the **All Other Perils Base Premium** and are in addition to any applicable protective device credits.

A. Gated Community/Building Discount (5% Credit) – All of the following must apply:

1. Community/building must have at least 30 residences, paved streets and street lights; and
2. Community/building must be in protection class 1 – 6; and
3. Community/building must be completely surrounded by 6 foot high fence with limited access gates controlled by access key or password.
4. Multiply the **ALL OTHER PERILS BASE PREMIUM** by a factor of **0.05**.

B. Guarded Community/Building Discount (5% Credit) – All of the following must apply:

1. Community/building must have at least 30 residences, paved streets and street lights; and
2. Community/building must be in protection class 1 – 6; and
3. Community/building must have uniformed employed security guards 24 hours a day.
4. Multiply the **All Other Perils Base Premium** by a factor of **0.05**.

C. Gated and Guarded Community/Building Discount (10% Credit) – Must meet all criteria for both **A.** and **B.** above.

Multiply the **ALL OTHER PERILS BASE PREMIUM** by a factor of **0.10**.

409. SEASONAL/SECONDARY RESIDENCE SURCHARGE (All Forms)

A seasonal or secondary residence that is unoccupied by the owner from six (6) to nine (9) months, and is not rented to others may be written subject to a premium surcharge based on the following criteria:

A. Secured, Professionally Managed or Central Fire/Burglar (10% Surcharge) – A seasonal or secondary residence that meets one of the following conditions is subject to an additional premium computed by multiplying the **All Other Perils and Wind Base Premiums** by a factor of **0.10**:

1. Seasonal or secondary residence is located in a Secured Community/Building or managed by a professional management firm that provides exterior maintenance and/or provides regularly scheduled inspection service; or
2. Seasonal or secondary residence has both central station burglar and fire alarm.

B. Overseen-Reputable Neighbor (20% Surcharge) – A Seasonal or secondary residence that is not located in a Secured Community or managed by a professional management firm but is overseen on a regular basis by a reputable neighbor, friend or relative living within 50 miles of the residence. The additional premium is computed by multiplying the **All Other Perils and Wind Base Premiums** by a factor of **0.20**.

Note: A copy of the fire and burglar alarm certificate and monitoring receipt must be submitted.

Note: A seasonal residence unoccupied from 6-9 months that does not meet the criteria of paragraphs **A.** or **B.** above, is unoccupied more than 9 months or is rented to others is not eligible for homeowners program.

See Rule 505. for exception to rental for risks written on form HO-6.

410. BUILDING CODE EFFECTIVENESS GRADING**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 that cover the perils of Windstorm or Hail 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 (1) and two (2) family dwelling buildings and/or personal property contained in such 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 in the Protection Class/BCEGS Section of this Manual.
4. A Building Code Compliance rating factor does not apply when the peril of Windstorm or Hail is excluded from the policy.

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

2. the community grading, or later. Buildings having a certificate of occupancy/completion dated prior to the effective date of the community grading will not receive any BCEG premium adjustment and should be classed as "99".
3. 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.
4. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.
5. Communities that decline to participate in the BCEGS Program will be identified as not participating and will receive a premium surcharge, unless they qualify for Individual Grading. This surcharge will apply to any building that has an original certificate of occupancy dated in the year of the effective date of the community evaluation that indicated the community as not participating.

C. Individual Grading

1. Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes, even though the community grade is greater than "1", or the community is not participating in the program, exception rating procedures may apply.
2. Any building may be classified as Grade one "1" or 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.

Note: Any costs associated with this provision are to be paid by the insured.

- D. Ungraded and Non-Participating Risks:** For a risk written in a community that does not participate in the Building Code Effectiveness Grading program compute the premium surcharge by multiplying the Wind Base Premium by the following appropriate factor:

Form	Factor
HO-3	0.019
HO-4	0.048
HO-6	0.031

E. Premium Computation

1. Multiply the **Wind Base Class Premium** by the appropriate factor shown in the applicable table.
2. Multiply the result above by the **Key Factor** for the desired amount of insurance to determine the appropriate debit or credit amount.
3. For a risk that is eligible for a premium credit under Rule 411. Windstorm Resistive Features of Residential Construction, the combined credit factors from credits obtained from Rule 410. Building Code Effectiveness Grading and Rule 411. may not exceed 90%.

When the combined credit factors exceed 90%, subtract the total excess from the appropriate BCEG factor before its application in step 1. above.

EXAMPLE: Territory XXX

BCEG Factor .127 + Windstorm Mitigation Factor .87 = Combined Credit .997

Combined Credit .997 - .90 = The Difference .097

BCEG factor .127 - the Difference .097 = Adjusted BCEG factor

411. WINDSTORM RESISTIVE FEATURES OF RESIDENTIAL CONSTRUCTION

Pursuant to Florida Statute 627.0629(1)

A. General Information

1. When the policy covers the peril of Windstorm or Hail, a risk may be eligible for a credit to the wind portion of the premium if the dwelling has been built or retrofitted in conformance with the windstorm mitigation elements of the 2001 Florida building Code (effective 3-1 -2002) in respect to:
 - a. Roof Covering;
 - b. Roof Deck Attachment;
 - c. Roof-Wall Connection;
 - d. Opening Protection;
 - e. Roof Shape;
 - f. Secondary Water Resistance.

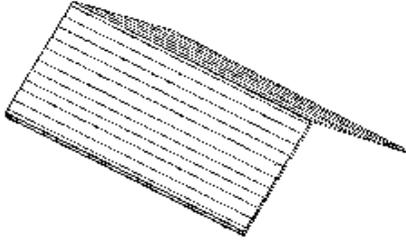
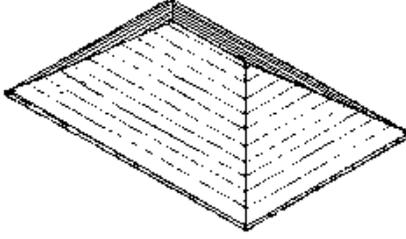
2. Other factors impacting the level of credit are:
 - a. The version of the Florida Building Code to which the construction of the dwelling was subject. The program differentiates construction between existing construction and new construction. These terms are defined in paragraph D. of this rule.
 - b. The location of the dwelling.
- B. **Mitigation Credit Tables:** Multiply the appropriate Windstorm Mitigation Factor from Table in the Windstorm Mitigation Credit Tables by the **BASE WIND PREMIUM** to generate the credit.
- C. **Proof of Eligibility:** The Company may require documentation that the dwelling was built or retrofitted to meet the minimum standards of the Florida Building Code (2001). Acceptable documentation is a certified statement completed and signed by a certified building inspector or a licensed contractor. Use Florida Building Code Mitigation Verification Affidavit. Any cost for certification shall be the insured's responsibility. No verification is required on dwellings with a new construction permit issued on or after January 1, 2002 except a copy of the permit documenting the issue date.
 1. Shutter certificates are acceptable documentation for evaluating opening protection.
 2. Required pictures and self-verification by the Named Insured are adequate verification of a hip roof.
- D. **Qualification for Credit**
 1. The premium credit does not apply when the peril of Windstorm or Hail is excluded from the policy.
 2. A risk located in the Wind Borne Debris Region (WBDR), including the High Velocity Hurricane Zone (HVHZ), must have approved Opening Protection as required by the 2001 Florida Building Code to qualify for a premium credit.
 3. Dwellings constructed prior to Florida Building Code 2001 that were constructed with components of or have been renovated or retrofitted and verified with a Florida Building Code Mitigation Verification Affidavit.
 4. Minimum Hip Roof credits will require all photos as necessary to clearly show the entire roofline of the dwelling and a statement from the named insured that the pictures represent the insured dwelling.
 5. Minimum Shutter Credits – Minimum shutter Credits will be granted based on Shutter Certificates issued by licensed installers. Engineered shutters will be those complying with the 1994 South Florida Building Code or later standard. Non-Engineered credits will be granted for prior or unknown standards.
- E. **Definitions of Terms**
 1. **New Construction** – Risks constructed subject to the 2001 version of the Florida Building Code which went into effect 3-1-2002.
 2. **Existing Construction** – Risks constructed prior to the implementation of Florida Building Code 2001 effective 3-1-2002.
 3. **Terrain**
 - a. Terrain C – Miami-Dade and Broward counties, all barrier islands and all risks within fifteen hundred (1500) feet of the coastline.
 - b. Terrain B – All areas not included in Terrain C.
 4. **Roof Cover** – The covering applied to the roof deck for weather resistance, fire classification or appearance. The most common roof covering materials in Florida are composition shingles and tiles. A key factor in roof covering performance is the method of attachment of the roof covering to the roof deck. The Florida Building Code 2001 (Section 1504) has material requirements and attachment specifications that are superior to common roof covering building practices in the past. For composition shingles, these requirements include self-seal strips and compliance with ASTM D-31 61 (Modified for 110 mph). This requirement is commonly referred to as the "110 mph" rated shingle.
 - a. Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy
 - b. Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted Attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy
 - c. Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown
 5. **FBC Equivalent** – The roof covering specifications of the 1994 SFBC also require improved attachment methods and testing to a similar protocol. Therefore, these roof coverings are considered to be sufficiently similar to FBC roof coverings to be classified in the "FBC Equivalent" category. The rating of roof covering for existing construction can be achieved by requiring the roofing contractor to certify that a prior installation met the 1994 SFBC or the FBC 2001 requirements. Otherwise the current roof covering should be rated as non-FBC equivalent. Insurers should remind owners of existing houses that when they re-cover their roofs, they need to have their contractor certify that the installation meets the FBC 2001 Chapter 15 requirements in order to receive the new roof covering credit.
 6. **Non-FBC Equivalent** – Roof coverings that do not meet the 1994 SFBC or the FBC 2001 requirements (see above).

7. **Roof Deck Attachment** – the performance of the roof deck is of critical importance in keeping hurricane losses to a minimum. It usually only takes the loss of a small portion of the roof deck before the losses for the building become substantial. Rain enters into the building and produces water damage to the interior and contents.
- The most common roof deck types are plywood and Oriented Strand Board (OSB) decks. Prior to the availability of plywood, the most common roof decking was dimensional lumber or tongue and groove boards. Dimensional lumber or tongue and groove boards are nominally thick and are laid in a fashion that is parallel to the ridge or diagonal to the ridge. These roof decks are fastened by at least two nails per truss/rafter connections. Because of the inherently large number of nails in dimensional lumber or tongue and groove, the uplift capacity is generally far greater than typical plywood/OSB decks.
 - By far the most important feature of roof decks is the attachment to the framing, which is usually achieved by nail fasteners. Nail size, type, spacing and penetration depth into the truss or rafters determines the uplift resistance of the deck. The difference in uplift capacity of 8d (2 ½ inch) nails at a typical nail spacing and 6d (2 inch) nails at the same spacing is a factor of about two times stronger, which makes a significant difference in deck performance in hurricanes.
 - The thickness of the deck material is also important primarily in the determination of the penetration depth on the nail into the truss/rafter. Prescriptive building codes specify longer nails for thicker decks.
 - Level A – Plywood/OSB nailed with 6 penny common nails at six (6) inch spacing on the edge and twelve (12) inch in the field on twenty-four (24) inch truss spacing. This provides for a mean uplift resistance of fifty-five (55) lbs per sq ft.
 - Level B – Plywood/OSB nailed with eight (8) penny common nails at six (6) inch spacing on the edge and twelve (12) inch in the field on twenty-four (24) inch truss spacing. This provides for a mean uplift resistance of one hundred three (103) lbs per sq ft.
 - Level C – Plywood/OSB nailed with eight (8) penny common nails at six (6) inch spacing on the edge and six (6) inch spacing in the field on twenty-four (24) inch truss spacing. Within four (4) feet of a gable end the nail spacing is four (4) inch. This provides for a mean uplift resistance of one hundred eight-two (182) lbs per sq ft for non-gable end locations and two hundred nineteen (219) lbs per sq ft for gable end locations.
 - Level D – Dimensional lumber and tongue and groove decks. Over 90% of the RCMP inspected dimensional lumber decks have 8d or greater nails. The case of two 8d nails per board produces a mean uplift resistance of three hundred thirty-eight (338) lbs per sq ft.
 - There are many technical issues that affect the proper rating of the roof deck including a variety of available nail sizes, nail penetration depths, the consideration of missed nails, etc. Proper inspection guidelines and training are essential to determining the deck attachment of existing residences.
8. **Roof Wall Connection** – The roof to wall connection is another critical connection that keeps the roof on the building and acts to transfer the uplift loads into the vertical walls. This connection is key to the performance of the building due to the large negative pressures acting on the roof. Verification of the type of roof to wall connection requires access to the attic to inspect for accurate house rating.
- There are several manufacturers of the metal connectors for hurricane uplift connectors and each company has a fairly wide line of products. For practical purposes, a classification is used to distinguish the uplift capacity of these connections based on connector type. The most important feature of any of these connectors – other than toe nails, is that the fasteners used to transfer the loads from rafter/truss to strap to top plate or side wall are always loaded in shear (perpendicular to the nail direction) or the strap is embedded into the bond beam of the masonry wall. Proper installation is critical to connector performance.
- Toe Nails – A common connection detail in non-hurricane prone areas is the toe-nail, where approximately three (3) nails are driven at an oblique angle through the rafter and into the top plate.
 - Clips – Clips are defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. The metal does not wrap around the top of the rafter/truss and the clip is only located on one side of the connection.
 - Single wraps – The wrap style straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.
 - Double wraps – Straps that are wrapped on both sides of the top plate. Double wraps have twice the capacity of a single wrap.
9. **Reinforced Concrete Roof Deck** – Although not very common in residential roof construction in Florida, there are homes constructed with concrete roof decks. When these homes are equipped with wind-borne debris impact resistant opening protection, they are extremely resistant to building failures. To qualify for this type of construction, the roof deck must be designed and constructed in accordance with ACI (American Concrete Institute) 318, including integral construction with a masonry wall system.
10. **Opening Protection** – Openings in the wall and roof include windows, doors, sliding glass doors, skylights and garage doors. Gable end vents and other roof vents are not considered openings for purposes of this program. Openings are vulnerable to wind-borne debris impacts in hurricanes and other windstorms. Typical single and double strength glazing are easily broken by impact from lightweight debris that is generated from roof covering failures during high winds. In addition, heavier debris such as roof tiles, 2X4 wood members and plywood will easily penetrate openings that are not protected by impact resistant products.

The protection of openings is perhaps the greatest single loss mitigation strategy for a building. The reason for this is that once a window or door fails, the pressure inside the structure increases due to the breach in the building envelope. The positive pressure inside the building produces an additive load on the building envelope which can be up to twice the load the building would experience without the breach.

- a. **Hurricane Impact (Class A)** – 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 glazing that meet the requirements of one of the following:
- (1) SSTD12;
 - (2) ASTM E 1886 and ASTM E 1996 (Missile Level C – 9 lb);
 - (3) Miami-Dade PA 201, 202 and 203; or
 - (4) Florida Building Code TAS 201, 202 and 203.
- b. **Basic Impact (Class B)** – 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 glazing that meet the requirements of ASTM E 1886 and ASTM E 1996 (missile Level B – 4.5 lb).
11. **Roof Shape** – Roof shape refers to the geometry of the roof and not the type of roof covering. There are many common roof shapes in residential construction. Gable and hip are the most common although flat, Dutch hip, gambrel, mono slope and many shape combinations are possible.
- a. Gable roofs have vertical walls that extend all the way to the top of the inverted V and are very common throughout Florida.
 - b. A hip roof has sloping ends and sloping sides down to the roof eaves line.

Roof shape determines the aerodynamic pressure loads experienced by the roof due to wind flow and wind direction. Gable and hip shapes and their combinations comprise more than 80% of the residential buildings. Classify roof shape as hip if it is hip shape and has no gable end that exceeds 50% of major wall length.

<i>Roof Type</i>	<i>Description</i>	<i>Figure</i>
GABLE ROOF	A roof sloping downward in two parts from a central ridge, so as to form a gable at each end.	
HIP ROOF	A roof having sloping ends and sides meeting at an inclined projecting angle.	

12. **Secondary Water Resistance (SWR)** – Secondary water resistance is a layer of protection that protects the building if the roof covering fails. This mitigation technique is aimed at keeping rainwater out of the house once the roof covering fails. Generally, roof coverings begin to peel off in peak wind gusts ranging from about seventy (70) to one hundred (100) mph. The underlayment (felt) also is easily torn and becomes separated from the roof deck, exposing the house interior to water damage. Water enters through the space between the pieces of the roof deck. SWR covers these seams and provides for redundant water proofing of the house.
- a. The most economical way to achieve SWR is to apply Self-Adhering Modified Bitumen Tape to the plywood joints. This self adhering tape is generally known as Ice & Water Shield or Peel N Seal and is a rubber like product applied directly to a roof deck to prevent damage from ice dams in northern climates. Here, the product is applied to the outside of a clean plywood/OSB deck prior to the application of regular underlayments and roof covering. The application of SWR is done when a new roof covering is being put on the house.
 - b. Another way to achieve SWR is a foamed polyurethane structural adhesive applied from inside the attic to cover the joints between all plywood sheets. Note that this product is also used to reinforce the connection between the trusses and roof sheathing, qualifying for improved roof deck attachment. Structural adhesives that meet AFG-01 should not be confused with foamed insulating products.
 - c. The verification of SWR must be done at the time of application since, once covered, it is difficult to verify. The foamed structural adhesive applied from inside the attic however, is readily verified with an attic inspection. Roofing contractors should complete a form to provide certification for the owner in order to receive this credit. **Note:** underlayments or hot-mopped felts are not SWR.

13. **High Velocity Hurricane Zone (HVHZ)** – Dade and Broward Counties.
14. **FBC 2001 Construction** – Dwellings built to the standards of Florida Building Code 2001 which became effective March 1, 2002.
15. **Enclosed Building** – An enclosed structure is designed assuming that all openings are closed and, therefore, the wind loads are determined using a small internal pressure inside the building.
16. **Partially Enclosed** – A partially enclosed building is designed assuming that one or more areas of the building are open to allow wind to enter the building and pressurize the interior. This pressurization means that individual parts of the building must be designed to withstand greater wind loads than an “enclosed” building and thus are stronger than the similar features of an “enclosed” house. However, the openings (windows, doors, etc) in partially enclosed designs are vulnerable to wind-borne debris impact failures and the resulting wind and rain water damage to the building interior and contents.

For insurance rating purposes, clearly the design option chosen for a house in the Wind-Borne Debris Region of the FBC is a key factor in hurricane loss mitigation. Enclosed designs in the Wind-Borne Debris Region will have all glazed openings protected for debris impact. These buildings will perform better than partially enclosed designs and will have lower losses.

412. NUMBER OF STORIES (Form HO3)

For HO3 policies, based on the number of stories of the main insured dwelling, the following factors are applied to All Other Perils and Wind Base Premiums:

Number of Stories	Non-Wind	Wind
1	0.95	1.00
1.5	1.00	1.00
2	1.10	1.10
2.5	1.15	1.10
3+	1.20	1.10

413. Senior/retiree discount (All Forms)

A Senior/retiree discount factor of .90 is applied to All Other Perils Premium if an applicant has attained age of 60, or is 55 and retired as of the effective date of the policy.

414. PRIOR CLAIM FACTOR (All Forms)

Apply the applicable Prior Claim Factor to All Other Perils Premium. A prior claim is defined as a non-weather related claim within the last 36 months.

Prior Claims	AOP
0	1
1	1.16
2+	1.37

Note: See the eligibility restrictions for prior losses in Rule 205.A.11., above.

500. ADDITIONAL & OPTIONAL COVERAGES

Coverages listed in this section may be added to the basic policy for an additional charge. Not all coverages are available for every form. Please see the descriptions for each additional and optional coverage for specific rules and eligibility.

501. ORDINANCE OR LAW COVERAGE

The policy as amended by **Special Provisions – Florida (APC 100)** automatically provides up to 25% of Coverage **A** limit, as an additional amount of insurance, for increased costs necessary to comply with the enforcement of any ordinance or law which requires or regulates construction, repair or demolition of damaged property.

Ordinance or Law Coverage may be increased from 25% to 50% of the Coverage **A** limit. The rate for this increased coverage is calculated as: **0.05 x (AOP Base Premium + Wind Base Premium + Increased Limits)**.

Use Endorsement **HO 04 77 – Ordinance or Law Increased Amount of Coverage**.

502. BUSINESS PROPERTY – INCREASED LIMITS

A. The \$2,500 limit of liability for business property on the residence premises may be increased in \$2,500 increments up to \$10,000. The premium for each \$2,500 increase is \$25. The increased limit of liability does not apply to:

1. Business property in storage or held as a sample or for sale or delivery after sale;
2. Business property pertaining to a business actually conducted on the residence premises. (This exposure is addressed by **HO 04 42 – Permitted Incidental Occupancies**.)

B. When the on-premises limit is increased, the off-premises limit of \$250 is automatically increased at no additional charge, to an amount that is 20% of the total on-premises limit of liability.

Use Endorsement **HO 04 12 – Business Property Increased Limits**.

503. BUILDING ADDITIONS AND ALTERATIONS – INCREASED LIMITS (Form HO-4)

A. The limit of 10% of Coverage **C** may be increased up to a maximum of 100% of Coverage **C**.

B. To develop the premium per \$1,000 of increased limit, multiply the **HO-4 Key Factor** for Each Additional \$1,000 by the **HO-4 Key Premium**.

Use Endorsement **HO 04 51 – Building Additions and Alterations Increased Limits**.

504. UNIT-OWNERS COVERAGE A – INCREASED AND SPECIAL LIMITS (Form HO-6)

A. **Basic Limits** – The policy automatically provides a basic Coverage **A** limit of \$1,000 on a named peril basis.

B. **Increased Limits** – The basic limit may be increased. The premium is developed based on the additional limit of insurance. To develop the premium for each additional \$1,000, multiply the **HO-6 Key Factor** for Each Additional \$1,000 by the **HO-6 Wind and All Other Perils Key Premium**. Enter the total Coverage **A** limit on the application.

C. **Special Coverage** – The Section **I** Perils Insured Against may be broadened to cover additional risks of loss. The additional premium is developed as follows: Charge \$2 per policy for \$1,000 in basic form plus \$1 per each additional \$1,000 for Coverage **A**.

Use Endorsement **APC 1752 - Unit-Owners Coverage A – Special Coverage Florida (HO-6)**.

505. UNIT-OWNERS RENTAL TO OTHERS (Form HO-6)

A. There is no coverage for theft under Coverage **C** – Personal Property or Section **II** Liability when the residence premises is regularly rented or held for rental to others. If the property is rented, then the policy must be endorsed to provide such coverage, including theft if the following requirements are met:

1. Condominium unit is located in a limited access complex or building with local management or supervision;
2. Unit is rented on a long-term basis of One (1) month or more OR on a regular basis to individuals related or personally known by the Insured. Unit may be rented a maximum of 5 times per year.

B. **Additional Premium** – Multiply the Coverage **C** **All Other Perils** and **Wind Base Premiums** by a Factor of **0.25**.

Use Endorsement **HO 17 33 – Unit-Owners Rental to Others (HO-6)**.

506. OTHER STRUCTURES – INCREASED LIMITS (HO-3)

Other Structures - When insurance is written on a specific structure on the residence premises for:

A. Increased limits

1. Rate per \$1,000 of insurance is **\$4**.
2. The maximum limit cannot exceed 70% of Coverage A.

Use endorsement **HO 04 48 – Other Structures – Increased Limits**

B. Rented to Others – Residence Premises

1. Rate per \$1,000 of insurance is **\$6**; plus
2. A premium of \$38 for each increment of the increased Coverage E and Coverage F exposure.

Example: For Coverage E amount of \$500,000 a charge of \$76 would apply.

Use endorsement **HO 04 40 – Structures Rented to Others – Residence Premises**.

507. CARPORTS, POOL CAGES and SCREEN ENCLOSURES

There is no coverage in the base policy for loss due to hurricane for pool cages, screen enclosures and carports. Coverage for this peril may be purchased separately according to the rates and limits below:

Coverage Limit	Minimum	Maximum
	\$10,000	\$50,000
Risk Location	Coastal Counties	Inland Counties
Rate per \$1,000	\$15	\$10

Coastal counties include all counties exposed to major bodies of tidal water (ocean, gulf, bay, etc).

Note: The limit of coverage is reflected on the Declarations Page.

Use Endorsement: **APC 109 – Carport(s), Pool Cage(s) and Screen Enclosure(s)**.

Note: Coverage is provided at Replacement Cost and does not increase the Coverage A Limit of the policy.

508. LOSS ASSESSMENT COVERAGE

Residence Premises – The policy automatically provides at no additional charge, \$1,000 of loss assessment coverage, excluding earthquake, for assessments relating to the residence premises. This limit may be increased if no association losses have occurred to which this coverage may apply. Beginning 1/1/2009 all **HO-6** policies will be issued with a minimum Loss Assessment Coverage of \$2,000 per Section 718.111(g) F.S.

Refer to the Premium Table shown below for additional rate.

Territory	\$2,000 Limit	\$3,000 Limit	\$5,000 Limit
005	8.00	15.00	29.00
007, 031	7.00	14.00	28.00
030, 032, 033, 034	7.00	13.00	26.00
035, 361, 362	6.00	12.00	24.00
037	6.00	11.00	22.00
038	5.00	11.00	22.00
010, 181, 182, 183	5.00	10.00	20.00
042, 080, 081	5.00	9.00	18.00
041, 046, 047, 057, 062, 159, 531, 532, 533, 541, 542, 551, 552, 553, 554, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603-609, 701, 702, 711-715, 721-726, 731-737	4.00	9.00	17.00
039, 040, 043, 049, 050, 063, 064, 090, 192, 193, 292, 293, 392, 393, 492, 493, 511, 512, 593, 692, 693, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993	4.00	8.00	17.00

Use Endorsement: **APC 04 35 – Loss Assessment Coverage (HO3) or APC 04 47 (HO6)**

509. INCREASED / DECREASED PERSONAL PROPERTY (Form HO-3)

A. The basic limit for Coverage C is 50% of the Coverage A limit. This limit may be increased to a maximum of 75% or decreased to a minimum of 25% of the Coverage A limit.

Increased / Decreased Limit – HO-3 Additional Premium per \$1,000 of increased Coverage C limit = \$2.

Reduced Premium per \$1,000 of decreased Coverage C limit = \$2.00.

B. Exclusion of Personal Property

1. Personal Property may be excluded from an HO-3 policy. The insured must provide the necessary written statement(s) as required by 627.712 Florida Statutes. Use form APC HO XC for the insured's statement. This exclusion may only be added or removed effective at policy inception or at renewal.

Premium Credit = Base Policy Premium X .04

Use endorsement APC HO 06 08 – Personal Property Exclusion – Florida.

2. If this option is selected, the options provided by the following Rules do not apply;

- a. 502. Business Property
- b. 510. Personal Property Replacement Cost Coverage
- c. 512. Personal Property – Scheduled
- d. 513. Personal Property – Special Limits of Liability
- e. 514. Special Computer Coverage
- f. 517. Permitted Incidental Occupancies – Residence Premises
- g. 518. Refrigerated Personal Property
- h. 522. Golf Cart Physical Damage and Liability Coverage

510. PERSONAL PROPERTY REPLACEMENT COST COVERAGE (All Forms)

The additional premium to extend the limit for Coverage C to include Replacement Cost Coverage is computed as follows: **(Base Policy Premium) plus increased Coverage C (if applicable) X (1 - (Wind Base Premium) / (Base Policy Premium) X Wind Loss Mitigation Credit) X the appropriate factor below:**

Policy Form	Debit	Factor
HO-3	15%	0.15
HO-4 or HO-6	35%	0.35

Note: If the blanket limit for Coverage C is increased, the premium amount for said increase must also be multiplied by above factor.

Use Endorsement APC 04 90 – Personal Property Replacement Cost.

511. SINKHOLE LOSS COVERAGE (Form HO-3)

The base policy covers Catastrophic Ground Cover Collapse as defined by Florida Statute 627.706. Sinkhole Coverage is excluded in the base policy but may be purchased for an additional premium, subject to prior underwriting approval.

If the policyholder elects the option for Sinkhole Coverage, an approved structural inspection of the home will be required. The structural inspection must be completed no more than 45 days prior to submission of the application or request to add coverage. The inspection must document existing damage, evaluate the structural integrity of the dwelling, and verify that there is no current or proximate sinkhole activity.

An "Approved" inspection service is one that has been designated by us as competent to perform the evaluation, and whose report format meets our informational requirements. The insured will contract directly with the Approved inspection service, and pay an arranged fee we have negotiated with the inspection service. Both parties will receive a copy of the inspection. The fee will not be refundable no matter how the underwriting decision is reached.

An inspection from an inspection service that has not been designated by us as "Approved" may be submitted by the insured for consideration in meeting this requirement. Such an inspection must have been completed by a professional engineer, professional geologist, or other individual or entity recognized by us as possessing the necessary qualifications to properly complete the inspection, and must meet all requirements outlined above with regard to timing, content and format.

Structures that have substantial cracking, shifting of the house on its foundation, doors that will not close properly, visible depressions or voids in the ground and immediate proximity (less than a mile) to known sinkhole activity may only be eligible for Catastrophic Ground Cover Collapse. Structures with little or no damage may be eligible for Sinkhole Loss Coverage.

Sinkhole loss related coverage changes can only be made at renewal. Midterm changes are not allowed. To remove sinkhole loss coverage at a subsequent renewal period, a change request must be completed by the agent, excluding sinkhole loss coverage, and signed by the named insured. To add sinkhole loss coverage at a subsequent renewal period, the completed change request must be received at the Home Office at least 90 days in advance of the policy's renewal date. The request to add coverage must be accompanied by an approved structural inspection, as outlined above.

Sinkhole Deductible (HO-3): A mandatory sinkhole deductible of 10% will apply to sinkhole coverage.

Develop the additional premium for Sinkhole Coverage accordingly:

AOP Base Class Premium x Key Factor x Territory Surcharge in table below x .90.

Use Endorsement **APC 2394 - Sinkhole Loss Coverage – Florida**

Territory	Factor								
046	0.189	159	0.474	531	0.032	731	0.421	921	0.263
047	0.237	192	0.158	533	0.032	732	0.042	922	0.032
049	0.063	292	0.032	591	0.474	733	0.421	932	0.032
050	0.063	293	0.032	592	0.053	734	0.042	933	0.032
062	0.042	392	0.032	594	0.053	736	0.347	993	0.032
080	0.200	493	0.032	595	0.526	737	0.042	All Other	0.011
081	0.147	511	0.021	692	0.263	792	0.232		
090	0.042	512	0.042	725	0.042	793	0.032		

512. PERSONAL PROPERTY - SCHEDULED

Additional coverage may be added to the Homeowners policy for specifically scheduled items of personal property subject to the following requirements:

- A. Each item must be individually described, including manufacturer, model, and serial # (if applicable), and valued.
- B. Covers property of an individual or spouses who reside together, or members of the Insured's family of the same household.
- C. An appraisal or bill of sale no older than three (3) years must accompany the application or endorsement request for each single item worth \$5,000 or more, and for each total schedule of over \$10,000.
- D. Any single item exceeding \$25,000 or total schedule exceeding the lesser of 25% of the Coverage A amount or \$100,000 must be submitted unbound along with dated photos and appraisals to the company for approval.
- E. Central Station burglar alarm is also required for schedules over \$50,000.
- F. Minimum values of \$500 for any one item, pair (jewelry), set (silverware), or grouping of collectables (with detailed schedules).
- G. Golf Carts may not be scheduled as Golf Equipment.
- H. Jewelry in Vaults rate applies to jewelry kept in a bank safe deposit box or commercial vault. Jewelry stored in a personal safe is not eligible for this rate *unless approved by underwriting*.

Note 1: Personal property items used in a trade or business are not eligible for scheduled personal property coverage except where noted.

Note 2: Dealers or auctioneers, museums, art galleries, or art institutions, or property in the custody of such, are not eligible for scheduled personal property coverage.

Note 3: Property on public display or as part of a trade and/or hobby show is not eligible for scheduled personal property coverage.

Note 4: Scheduled Personal Property is not available on Form HO-4 *unless submitted unbound for prior approval*.

Item	Rate/\$100	
Bicycles	\$9.35	
Cameras & Projection Equipment	Personal	\$1.75
	Professional	\$2.75
Collectibles	\$3.00	
Fine Arts and Antiques – Private Collection	No Breakage	\$0.75
	Breakage* (For covered perils)	\$1.25
Furs	\$0.40	
Golf Equipment	\$1.40	
Guns	Collectable	\$1.00
	Fired	\$1.60
Musical Instruments	Personal	\$0.60
	Professional	\$1.55
Other Sports Equipment	\$3.00	
Personal Jewelry	Zone 1	\$2.15

(See Table A)	Zone 2	\$2.00
	Zone 3	\$1.75
Jewelry in Vaults		\$0.27
Stamp and Coin Collections	Stamps	\$0.50
	Coins	\$1.85
Silverware, Goldware and Pewterware		\$0.60

*Note: Breakage coverage is limited on Fine Arts/Antiques and may be better covered under a personal lines floater (Anchor does not offer).

Table A - For Personal Jewelry, the following Rate Zones apply:

Zone	Counties
1	Broward, Dade, Palm Beach, Monroe
2	Alachua, Charlotte, Collier, Hillsborough, Indian River, Lee, Martin, Manatee, Orange
3	All Others

Use Endorsement HO 04 61 – Scheduled Personal Property Endorsement

513. PERSONAL PROPERTY – SPECIAL LIMITS OF LIABILITY

Increased Special Limits of Liability – The special limits of liability provided in Homeowners Forms HO-3, HO-4 and HO-6 may be increased for the following increments, rates and maximum limits:

Unscheduled Property Subject to Special Limits	Special Limit (Basic)	Incremental Increase	Rate per Increment	Maximum Limit
Jewelry, Watches and Furs	\$1,000	\$1,000	\$18.00	\$5,000
Money	\$200	\$100	\$6.00	\$1,000
Securities	\$1,000	\$100	\$4.00	\$2,000
Silverware, Goldware & Pewterware	\$2,000	\$500	\$2.00	\$10,000
Firearms (Loss by Theft)	\$2,000	\$100	\$3.00	\$6,000
Electronic Apparatus	\$1,000	\$500	\$10.00	\$5,000

Use Endorsement HO 04 65 – Coverage C Increased Special Limits of Liability

514. SPECIAL COMPUTER COVERAGE

- A. The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions for an additional premium. Coverage is available up to a maximum limit of \$20,000.
- B. The premium for this coverage is **\$6 per \$1,000** of coverage.

Use Endorsement HO 04 14 – Special Computer Coverage.

515. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE-SPECIAL SUB LIMITS

A. Basic Special Sub Limits:

Section I: \$10,000 for the total of all loss or costs payable

Endorsement HO 03 34 – Limited Fungi, Wet or Dry Rot or Bacteria Section II – Liability Coverage extends coverage by mandatory endorsement to the sub-limit below:

Section II: Coverage E \$50,000 Policy Aggregate

B. Increased Sub Limits:

- For an additional premium and subject to additional underwriting an insured may request increased Section I sub limits, Section II Coverage E limits are limited to \$50,000.

<u>Section I Coverage Level</u>	<u>Additional Premium</u>
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Option 1

\$25,000 for each covered loss	
\$50,000 Policy Aggregate	\$80

Option 2

\$50,000 for each covered loss	
\$50,000 Policy Aggregate	\$115

2. Increased Section I limits are subject to underwriting review and must be submitted unbound.
3. The named insured may request increased limits with a signed and dated request specifying the level of coverage desired.

Use Endorsement HO 03 33 – Fungi, Wet or Dry Rot, Or Bacteria – Increased Amount of Section I – Property Coverage.

Note: The appropriate endorsement at the basic coverage level will automatically attach to all new policies, and subsequent renewals.

516. PERSONAL LIABILITY/MEDICAL PAYMENTS

Basic and Increased Section II Limits

Coverage	Basic Limit	Option 1	Option 2
E – Personal Liability (each occurrence)	\$100,000	\$300,000	\$500,000
F – Medical Payments to Others (each person)	\$1,000	\$5,000	\$5,000
Premium Amount	Included	\$30	\$45

Note: Valid combinations are \$100,000 liability with \$1,000 medical payments, \$300,000 liability with \$5,000 medical payments or \$500,000 liability with \$5,000 medical payments. *The option for \$500,000 liability with \$5,000 medical payments must be submitted for prior approval.*

517. PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES

- A. Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I Coverage and Section II Coverage on a permitted incidental occupancy in the dwelling or in another structure on the residence premises.
- B. The only permitted Incidental Occupancies are incidental offices.
- C. If the permitted incidental occupancy is located in another structure, Coverage B does not apply to that structure. See E. below for charge for specific insurance on the structure.
- D. The policy contains a sublimit of \$2,500 for property on the residence premises used primarily for business purposes. The Permitted Incidental Occupancy endorsement stipulates that the \$2,500 sublimit does not apply to furnishings, supplies and equipment of the business described in the schedule.
- E. **Premium**
 1. Section I Coverages
 - a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
 - b. If the permitted incidental occupancy is located in another structure, an additional premium is required. Rate per \$1,000* for business in other structure \$6.
*Maximum of 50% of Coverage A
 2. Section II Coverages
 - a. The policy may be endorsed to provide Coverages E and F for the increased exposure arising from a permitted incidental occupancy on the residence premises only.
 - b. **Premiums:**

	Limit	Premium
Personal Liability	\$100,000	\$12
Med Pay	\$1,000	
Personal Liability	\$300,000	\$20
Med Pay	\$5,000	
Personal Liability	\$500,000	\$28
Med Pay	\$5,000	

Use Endorsement HO 04 42 – Permitted Incidental Occupancies – Residence Premises.

518. REFRIGERATED PERSONAL PROPERTY

- A. The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
- B. A deductible of \$100 applies.
- C. Premium per policy - \$10

Use Endorsement **HO 04 98 – Refrigerated Property Coverage.**

519. WATER BACK UP AND SUMP OVERFLOW

- A. The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. The limit of liability available under this option is \$5,000.
- B. A deductible of \$250 applies.
- C. Premium per policy - \$25

Use Endorsement **HO 04 95 – Water Back Up and Sump Coverage.**

520. LOSS OF USE INCREASED LIMITS (Form HO-3)

- A. The limit of liability for Coverage **D – Loss of Use** may be increased to a maximum of 20% of the Coverage **A** amount.
- B. The premium for this option is calculated by multiplying the **ALL OTHER PERILS** and **WIND BASE PREMIUMS** by a factor of **0.04**.

520.a. LOSS OF USE DECREASED LIMITS (Form HO-3 Seasonal or Secondary Residences Only)

- A. The limit of liability for Coverage **D – Loss of Use** may be decreased.
- B. The premium credit for this option is 1% of the All Other Perils and Wind Base Premium for each 2.5% reduction (for a complete buy down, use a credit of 4%).

521. ANIMAL LIABILITY (Forms HO-3 and HO-6 Only)

- A. No coverage is included in this program for any bodily injury or property damage caused by an animal owned or kept by any insured whether or not the bodily injury or property damage occurs on the residence premises or any other location. The policy may be endorsed to provide Personal Liability coverage for bodily injury or property damage for which you are legally liable resulting from any one occurrence and caused by an animal owned or kept by an Insured subject to the limits, exclusions and conditions listed in your policy. The following sub limits represent the only option available.

Coverage	Limit
Personal Liability (each occurrence/annual aggregate)	\$25,000
Medical Payments	\$5,000
Premium Amount	\$25

- B. This coverage does not apply to any ineligible animal owned or kept by an insured at the time of, but not disclosed on, the application, or to any rare or exotic animals, saddle animals, any animal with a history of bite or attack, or any of the following breeds: Akita, American Pit Bull Terrier, American Staffordshire Terrier, Catahoula Leopard, Chow, Doberman-Pincher, German Shepherd, Husky, Malamute, Presa Canario, Pit Bull, Rottweiler, Staffordshire Bull Terrier, or Wolf.
- C. This coverage option not available for Form **HO-4**.

Note: The Coverage **E** limit of liability shown above replaces the limit of Coverage **E** liability shown on the declaration page for any and all covered losses resulting from a covered animal.

Use Endorsement **APC 106 – Animal Liability Special Limits Endorsement.**

522. GOLF CART PHYSICAL DAMAGE AND LIABILITY COVERAGE

- A. The policy may be endorsed to provide Actual Cash Value Physical Damage coverage for an owned golf cart and coverage for the liability of the insured arising out of the use of a golf cart.
- B. Coverage does not apply to any golf cart while being used to carry persons for hire; for any business activity; rented to others; being operated in races; or being operated outside the boundaries of a recognized retirement community or limited access community unless such use is for golfing.
- C. Losses will be settled at actual cash value at the time of loss up to maximum of \$5,000.
- D. Coverage level must be equal to the Section **II** coverages as selected in Rule **516**.

Coverage Option	Limit	Premium Amount
E – Personal Liability (each occurrence)	\$100,000	\$45

	\$300,000	\$62
	\$500,000	\$75

Note: All owned golf carts must be covered. The premium amount indicated applies to each covered golf cart up to a maximum of two (2) per household. Risks with more than two (2) golf carts are ineligible.

Use Endorsement **APC 151 – Golf Cart Physical Damage and Liability Endorsement.**

523. PERSONAL INJURY

- A. Liability Coverage for personal injury to others, such as false arrest, libel or invasion of privacy, may be added to the policy.
- B. The annual premium for this coverage is \$15.

Use Endorsement **HO 24 83 – Personal Injury.**

524. ADDITIONAL AMOUNTS OF INSURANCE (Form HO-3)

- A. The policy may be endorsed to provide additional insurance for Coverage **A** only when the loss to the dwelling exceeds the limit of liability shown in the declarations. The Specified Additional Amount of Insurance will equal 25% of the Coverage **A** limit of liability. This additional amount of insurance is provided subject to the following conditions:
1. The Coverage **A** limit of liability must be written to at least 100% of the full replacement cost of the dwelling at policy inception or at the time the endorsement is added; and
 2. The Insured allows us to adjust the Coverage **A** limit and the premium in accordance with property evaluations we make and any increases in inflation; and
 3. Insured notifies the Company, within thirty (30) days of completion, of any improvements, alterations or additions to the dwelling which increase the replacement cost, and
 4. The damaged property must be repaired or replaced.
- B. The premium for this option is calculated by multiplying the **ALL OTHER PERILS** and **WIND BASE PREMIUMS** by a factor of **0.05**.

Use Endorsement **HO 04 20 – Specified Additional Amount of Insurance for Coverage A-Dwelling.**

525. PREMIER PACKAGE ENDORSEMENT – HO-3 ONLY

The policy may be endorsed to provide package coverage for additional protection, including higher limits on selected coverages.

A. Premier Package Coverage:

Section I – Property	Basic Policy	Premier Package Coverage
Personal Property Replacement Cost	Not Included	Included
Money	\$200	\$1,000
Securities	\$1,000	\$5,000
Watercraft	\$1,000	\$5,000
Trailers	\$1,000	\$5,000
Jewelry and Furs	\$1,000	*\$5,000
Firearms	\$2,000	*\$5,000
Silverware	\$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 Stoppage	Not Included	Included
Fire Department Service Charge	\$500	\$1,000
Credit Card	\$500	\$10,000
Refrigerated Property	Not Included	\$500
Lock Replacement	Not Included	\$500
Water Back Up and Sump Overflow	Not Included	\$5,000
Special Personal Property Coverage	Not Included	Included
Carport and Screened Enclosure Special Limit	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 Policy	Premier Package
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		Coverage
Personal Liability – Cov. E	\$100,000	\$300,000
Medical Payments – Cov. F	\$1,000	\$5,000
Watercraft Liability	25 HP	50 HP
Damage to Property of Others	\$500	\$1,000
Personal Injury Coverage	Not Included	Included
Animal Liability	Not Included	\$25,000 Limit

B. Develop the Premium by multiplying the **Base Policy Premium** by the appropriate factor below.

0 - 299,999	0.220	700,000 – 799,999	0.170
300,000 - 399,999	0.200	800,000 – 899,999	0.155
400,000 – 499,999	0.180	900,000 – 999,999	0.155
500,000 – 599,999	0.180	1,000,000 and up	0.155
600,000 – 699,999	0.170		

Personal Liability – Coverage E can be increased to \$500,000 for an additional \$15 charge when written in conjunction with the Premier Package Endorsement. (Subject to underwriting approval)

Attach Endorsement **APC 0061 – Premier Package**.

526. EQUIPMENT BREAKDOWN COVERAGE (Forms HO-3 and HO-6)

- A. This endorsement provides for the inclusion of equipment breakdown as a covered peril under either an **HO-3** or **HO-6** form.
- B. The limit of coverage is \$100,000 per occurrence. This limit is separate from and does not reduce any other coverage contained within Section I – Property Coverages. The endorsement has a separate deductible of \$500.
- C. Optional Equipment Breakdown Coverage is available for a flat fee of \$50.

Use Endorsement **APC EB – Equipment Breakdown Enhancement Endorsement**.

527. WATER DAMAGE COVERAGE LIMITATION (Form HO3 & HO6)

The attachment of this endorsement provides limited water damage coverage in exchange for a reduced premium. The attachment of this endorsement is mandatory for dwellings over 40 years of age. Otherwise, this endorsement is attached at the option of the policy holder.

- A. This endorsement limits coverage to \$10,000 for claims resulting from accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance.
- B. The applicable factor is 0.80 which is to be applied to the base premium on all perils excluding Hurricane.

Use Endorsement **APC HO LWD – Water Damage Coverage Limitation**.

600. FEES AND ASSESSMENTS

A. Policy Fee

1. On business written pursuant to the provisions of Section 626.7541 of the Florida Statutes a twenty-five dollar (\$25) policy fee will be charged to every policy on new or renewal business. The policy fee will be a component of the company's rate filing and it shall be fully earned.
2. Producer commissions are not paid on this fee.

B. Emergency Management Preparedness and Assistance Trust Fund Surcharge

1. Add a fully earned flat charge of two dollars (\$2) to the total policy premium.
2. Producer commissions are not paid on this assessment.

C. Florida Insurance Guaranty Association

1. A special FIGA additional charge on policies may apply.
2. Multiply the factor displayed in the premium Calculation Worksheets by the (Total Policy Premium + \$25 Policy Fee) and round to the nearest whole dollar.
3. FIGA Assessments are collected by all Homeowners companies and passed on to the Association to pay claims of insolvent property and casualty insurers.
4. This assessment is due and payable at policy inception and earned and refunded on a pro rata basis.
5. Producer commissions are not paid on this assessment.

D. Citizens Property Insurance Corporation Assessments

1. Citizens Property Insurance Corporation assessments may apply. Emergency assessment factors are not submitted to the Office of Insurance Regulation for approval and are published for informational purposes only.
2. Multiply the factor displayed in the premium Calculation Worksheet by the Total Policy Premium and round to the nearest whole dollar.
3. This assessment is due and payable at policy inception and earned and refunded on a pro rata basis.
4. Producer commissions are not paid on this assessment.

E. Florida Hurricane Catastrophe Fund Assessments

1. Florida Hurricane Catastrophe Fund Assessments may apply. This item is not submitted to the Office of Insurance Regulation for approval and is published for informational purposes only.
2. Multiply the factor displayed in the premium Calculation Worksheet by the Total Policy Premium and round to the nearest whole dollar.
3. This assessment is due and payable at policy inception and earned and refunded on a pro rata basis.
4. Producer commissions are not paid on this assessment.

Current Assessment	Effective Dates		Factor
	New	Renewal	

700. HURRICANE PREMIUM EXAMPLES

Multiply the policy premium by the appropriate territorial hurricane percentage on the Homeowners Base Class Premium Table. The product represents the Hurricane Premium Example.

APPENDIX A

Territory Codes by County Name

County	Territory
Alachua	192
Baker	292
Bay (1)	601
Bay (2)	721
Bradford	392
Brevard (3)	57
Brevard (4)	64
Broward (5)	361
Broward, Hlwd, & Ft. Laud.	35
Broward (6)	37
Calhoun	193
Charlotte (7)	581
Charlotte (8)	711
Citrus (9)	591
Citrus (10)	731
Clay	492
Collier (11)	541
Collier (12)	551
Columbia	293
Dade (13)	31
Dade, Hialeah	33
Dade, Miami	32
Dade, Miami Beach	30
Dade (14)	34
De Soto	712
Dixie (15)	592
Dixie (16)	732
Duval (17)	41
Duval, Jacksonville	39
Duval (18)	40
Escambia (19)	602
Escambia (20)	43
Flagler (21)	531
Flagler (22)	701
Franklin	603
Gadsden	393
Gilchrist	923
Glades	552
Gulf (23)	604
Gulf (24)	722
Hamilton	493
Hardee	713
Hendry	553
Hernando (25)	159
Hernando (26)	733
Highlands	714
Hillsborough (27)	80

County	Territory
Hillsborough, Tampa	47
Holmes	593
Indian River (28)	181
Indian River (29)	561
Jackson	693
Jefferson (30)	605
Jefferson (31)	793
Lafayette	893
Lake	692
Lee (32)	542
Lee (33)	554
Leon	993
Levy (34)	594
Levy (35)	734
Liberty	931
Madison	932
Manatee (36)	582
Manatee (37)	735
Marion	792
Martin (38)	182
Martin (39)	10
Monroe (40)	5
Monroe, Key West	7
Nassau (41)	532
Nassau (42)	892
Okaloosa (43)	606
Okaloosa (44)	723
Okeechobee	555
Orange (45)	90
Orange, Orlando	49
Osceola	511
Palm Beach (46)	362
Palm Beach (47)	38
Pasco (48)	595
Pasco (49)	736
Pinellas, St. Petersburg	46
Pinellas (50)	42
Pinellas (51)	81
Polk	50
Putnam	992
Santa Rosa (56)	607
Santa Rosa (57)	724
Sarasota (58)	583
Sarasota (59)	715
Seminole	512
St. Johns (52)	533
St. Johns (53)	702

County	Territory
St. Lucie (54)	183
St. Lucie (55)	562
Sumter	921
Suwannee	933
Taylor (60)	596
Taylor (61)	737
Union	922
Volusia (62)	62
Volusia (63)	63
Wakulla (64)	608
Wakulla (65)	725
Walton (66)	609
Walton (67)	726
Washington	934

Note: () indicates territory definitions on pages AA.4 & AA.5.

Territory Codes by Territory Number

Anchor Territory	County	Territory Description	Citizens Territory
005	Monroe – remainder	All areas except for the City of Key West	90
007	Monroe – Key West	Key West	90
010	Martin – remainder	Remainder of County	
030	Dade – Miami Beach	Miami Beach	22
031	Dade – coastal	All areas E of the West Bank of the ICW except for the City of Miami Beach	22
032	Dade – Miami	Miami	23-27
033	Dade – Hialeah	Hialeah	
034	Dade – remainder	Remainder of County except for the cities of Hialeah, Miami and Miami Beach	22-29
035	Broward – Hlwd & Ft Laud	Hollywood & Fort Lauderdale	46,47
037	Broward remainder	Remainder of County except for the cities of Fort Lauderdale and Hollywood	47,48,
038	Palm Beach – remainder	Remainder of County	96,97
039	Duval – Jacksonville	Jacksonville	
040	Duval – remainder	Rem. Of Co except for Jacksonville and areas E of the West Bank of the ICW	
041	Duval – coastal	All areas including Jacksonville situated E of the West Bank of the ICW	41
042	Pinellas – coastal	All areas W of the East Bank of the ICW, incl western portion of Clearwater	42
043	Escambia – remainder	Remainder of County	53,54
046	Pinellas – St Petersburg	St. Petersburg	
047	Hillsborough – Tampa	Tampa	
049	Orange – Orlando	Orlando	
050	Polk	Entire County	
057	Brevard – coastal	All areas E of the West Bank of the ICW	60
062	Volusia – coastal	All areas E of the West Bank of the ICW	14
063	Volusia – remainder	Remainder of County	15,16
064	Brevard – remainder	Remainder of County	
080	Hillsborough – Excl Tampa	All areas except for the City of Tampa	
081	Pinellas – remainder	Remainder of County except for the City of St. Petersburg	
090	Orange – remainder	All areas except for the City of Orlando	
159	Hernando – coastal	Towns or communities lying wholly W of U.S. Hwy 19	56
181	Indian River – coastal	All areas E of the West Bank of the ICW	76
182	Martin – coastal	All areas E of the West Bank of the ICW	
183	St. Lucie – coastal	All areas E of the West Bank of the ICW	77
192	Alachua	Entire County	
193	Calhoun	Entire County	
292	Baker	Entire County	
293	Columbia	Entire County	
361	Broward – coastal	All areas E of the West Bank of the ICW	45
362	Palm Beach – coastal	All areas E of the West Bank of the ICW	94,95
392	Bradford	Entire County	
393	Gadsden	Entire County	
492	Clay	Entire County	
493	Hamilton	Entire County	
511	Osceola	Entire County	
512	Seminole	Entire County	
531	Flagler – coastal	All areas E of the West Bank of the ICW	83
532	Nassau – coastal	All areas E of the West Bank of the ICW	69
533	St Johns – coastal	All areas E of the West Bank of the ICW	71
541	Collier – coastal	All areas W of Hwy 41	62
542	Lee – coastal	Beaches and islands west of the mainland, including the town of Punta Rassa	17,18
551	Collier – remainder	Remainder of County	
552	Glades	Entire County	
553	Hendry	Entire County	
554	Lee – remainder	Remainder of County	19,20
555	Okeechobee	Entire County	
561	Indian River – remainder	Remainder of County	
562	St. Lucie – remainder	Remainder of County	
581	Charlotte – coastal	All areas W of Myakka River and Charlotte Harbor	61
582	Manatee – coastal	All beaches and islands W of the mainland	68
583	Sarasota – coastal	Coastal, generally W of E bank of the intercoastal	49,50

Anchor Territory	County	Territory Description	Citizens Territory
591	Citrus – coastal	Towns or communities lying wholly W of U.S. Hwy 19	
592	Dixie – coastal	Towns or communities lying wholly S or W of U.S. Hwy 19	
593	Holmes	Entire County	
594	Levy – coastal	Areas W and N US Hwy 19 S of the intersection of Hwy 19 and SR 336	57
595	Pasco – coastal	Towns or communities lying wholly W of U.S. Hwy 19	88
596	Taylor – coastal	Towns or communities lying wholly S or W of U.S. Hwy 98	
601	Bay – coastal	All areas S of the North Bank of the ICW	59
602	Escambia – coastal	All including southern portion of Pensacola, S of the North Bank of the ICW	52
603	Franklin	Entire County	65
604	Gulf – coastal	All areas S of the North Bank of the ICW	66
605	Jefferson – coastal	All areas S of US Hwy 98 (Fl Hwy 30)	
606	Okaloosa – coastal	All areas S of the North Bank of the ICW	70
607	Santa Rosa – coastal	All areas S of the North Bank of the ICW	92
608	Wakulla – coastal	319 to US Hwy 98 and then along U.S. Hwy 98 to the East county line	58
609	Walton – coastal	All areas S of the North Bank of the ICW	75
692	Lake	Entire County	
693	Jackson	Entire County	
701	Flagler – remainder	Remainder of County	
702	St Johns – remainder	Remainder of County	
711	Charlotte – remainder	Remainder of County	
712	Desoto	Entire County	
713	Hardee	Entire County	
714	Highlands	Entire County	
715	Sarasota – remainder	Remainder of County	51
721	Bay – remainder	Remainder of County	
722	Gulf – remainder	Remainder of County	
723	Okaloosa – remainder	Remainder of County	
724	Santa Rosa – remainder	Remainder of County	92
725	Wakulla – remainder	Remainder of County	
726	Walton – remainder	Remainder of County	
731	Citrus – remainder	Remainder of County	
732	Dixie – remainder	Remainder of County	
733	Hernando – remainder	Remainder of County	
734	Levy – remainder	Remainder of County	
735	Manatee – remainder	Remainder of County	
736	Pasco – remainder	Remainder of County	
737	Taylor – remainder	Remainder of County	
792	Marion	Entire County	
793	Jefferson – remainder	Remainder of County	
892	Nassau – remainder	Remainder of County	
893	Lafayette	Entire County	
921	Sumter	Entire County	
922	Union	Entire County	
923	Gilchrist	Entire County	
931	Liberty	Entire County	
932	Madison	Entire County	
933	Suwannee	Entire County	
934	Washington	Entire County	
992	Putnam	Entire County	
993	Leon	Entire County	

TERRITORY DEFINITIONS

NOTES:	
I.	Fort Lauderdale and Hollywood – All areas excluding eastern portions east of the West Bank of the Intracoastal Waterway.
When a number is shown after the county, refer to the territory description listed below in numerical order (1 – 67).	
(1)	All areas south of the North Bank of the Intracoastal Waterway .
(2)	Remainder of County.
(3)	All areas east of the West Bank of the Intracoastal Waterway.
(4)	Remainder of County.
(5)	All areas including eastern portion of Fort Lauderdale and Hollywood, east of the West Bank of the Intracoastal Waterway.
(6)	Remainder of County except for the cities of Fort Lauderdale and Hollywood.
(7)	All areas west of Myakka River and Charlotte Harbor.
(8)	Remainder of County.
(9)	Towns of Chassahowitzka, Ozello and Homosassa and any other towns or communities lying wholly west of US Highway No. 19.
(10)	Remainder of County.
(11)	All areas west of Highway 41.
(12)	Remainder of County.
(13)	All areas east of the West Bank of the Intracoastal Waterway except for the City of Miami Beach.
(14)	Remainder of County except for the cities of Hialeah, Miami, and Miami Beach.
(15)	Towns of Horseshoe Beach, Jena, Stewart City, and Suwannee and other town or communities lying wholly south or west of US Highway No. 19.
(16)	Remainder of County.
(17)	All areas including Jacksonville situated east of the West Bank of the Intracoastal Waterway.
(18)	Remainder of County except for Jacksonville and areas east of the West Bank of the Intracoastal Waterway.
(38)	All areas east of the West Bank of the Intracoastal Waterway.
(39)	Remainder of County
(40)	All areas except for the City of Key West.
(41)	All areas east of the West Bank of the Intracoastal Waterway.
(19)	All areas including southern portion of Pensacola, south of the North Bank of the Intracoastal Waterway.
(20)	Remainder of County.
(21)	All areas east of the North Bank of the Intracoastal Waterway.
(22)	Remainder of County.
(23)	All areas south of the North Bank of the Intracoastal Waterway.
(24)	Remainder of County.
(25)	Towns of Bayport and Pine Island and any other towns or communities lying wholly west of US Highway No. 19.

II.	Jacksonville – All of Jacksonville except areas east of the West Bank of the Intracoastal Waterway.
(19)	All areas including southern portion of Pensacola, south of the North Bank of the Intracoastal Waterway.
(20)	Remainder of County.
(21)	All areas east of the North Bank of the Intracoastal Waterway.
(22)	Remainder of County.
(23)	All areas south of the North Bank of the Intracoastal Waterway.
(24)	Remainder of County.
(25)	Towns of Bayport and Pine Island and any other towns or communities lying wholly west of US Highway No. 19.
(26)	Remainder of County.
(27)	All areas except for the City of Tampa.
(28)	All areas east of the West Bank of the Intracoastal Waterway.
(29)	Remainder of County.
(30)	All areas south of US Highway No. 98 (Florida State Highway No. 30).
(31)	Remainder of County.
(32)	All beaches and islands lying west of the mainland, including the town of Punta Rassa.
(33)	Remainder of County.
(34)	All areas west of that portion of US Highway No. 19 south of the intersection of Highway No. 19 and State Road No. 336, and the towns of Cedar Key, Ellzey, Rosewood, Summer and any other towns or communities lying wholly west of that portion of US Highway No. 19 north of intersection of Highway No. 19 and State Road 336.
(35)	Remainder of County.
(36)	Towns of Anna Maria, Bradenton Beach, Cortez, Long Beach and Terra Ceia, including all beaches and islands west of the mainland.
(55)	Remainder of County.
(56)	All areas south of the North Bank of the Intracoastal Waterway.
(57)	Remainder of County.
(58)	Areas including western portion of City of Sarasota, west of East Bank of Intracoastal Waterway from Northern County line, south to Midnight Pass and southward areas west of Myakka River south to the Southern County line.
(42)	Remainder of County.
43)	All areas south of the North Bank of the Intracoastal Waterway.
44)	Remainder of County
(45)	All areas except for the City of Orlando
(46)	All areas east of the West Bank of the Intracoastal Waterway.
(47)	Remainder of County.
(48)	Town of Aripeka and other towns or communities lying wholly west of U.S. Highway No. 19.
(49)	Remainder of County.

TERRITORY DEFINITIONS – continued

(50)	All areas west of the East Bank of the Intracoastal Waterway, including western portion of City of Clearwater.
(51)	Remainder of County except for the City of St. Petersburg.
(52)	All areas east of the West Bank of the Intracoastal Waterway.
(53)	Remainder of County.
(59)	Remainder of County.
(60)	Towns of Adams Beach, Fish Creek, Keatons Beach and Steinhatchee, and nay other towns or communities lying wholly south or west of U.S. Highway No. 98.
(61)	Remainder of County.
(62)	All areas east of the West Bank of the Intracoastal Waterway.
(63)	Remainder of County.
(64)	Towns of Panacea, St. Marks, Spring Creek and Wakulla Beach, and any other towns or communities lying wholly south and east of a boundary line beginning at the West county line extending along U.S. Highway No. 319 to the Intersection with U.S. Highway No.98 and then along U.S. Highway No. 98 to the East county line.
(65)	Remainder of County.
(66)	All areas south of the North Bank of the Intracoastal Waterway.
(67)	Remainder of County

APPENDIX B

Building Code Effectiveness Grading

Form HO-3										
Grade	1	2	3	4	5	6	7	8	9	10
Territory										
047	.132	.132	.132	.076	.076	.076	.076	.019	.019	.00
039	.127	.127	.127	.076	.076	.076	.076	.026	.026	.00
005, 041, 042, 046, 057, 062, 063, 064, 080, 159, 181, 182, 183, 531, 532, 533, 541, 542, 551, 552, 553, 554, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603, 604, 605, 606, 607, 608, 609, 701, 702, 711, 712, 713, 714, 715, 721, 723, 724, 725, 726, 731, 732, 733, 734, 735, 736, 737	.099	.099	.099	.058	.058	.058	.058	.022	.022	.00
010, 030, 031, 038, 043, 050, 361, 362	.086	.086	.086	.050	.050	.050	.050	.020	.020	.00
007, 032, 035, 040, 090, 192, 193, 292, 293, 392, 393, 492, 493, 593, 692, 693, 722, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993	.079	.079	.079	.047	.047	.047	.047	.017	.017	.00
034, 037	.069	.069	.069	.038	.038	.038	.038	.013	.013	.00
033, 049, 081	.059	.059	.059	.038	.038	.038	.038	.020	.020	.00
511, 512	.051	.051	.051	.035	.035	.035	.035	.017	.017	.00

Form HO-4										
Grade	1	2	3	4	5	6	7	8	9	10
Territory										
041	.261	.261	.261	.131	.131	.131	.131	.044	.044	.00
039, 040, 049, 081	.218	.218	.218	.145	.145	.145	.145	.073	.073	.00
046, 064, 063, 090, 192, 193, 292, 293, 392, 393, 492, 493, 511, 512, 593, 692, 693, 722, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993	.180	.180	.180	.113	.113	.113	.113	.049	.049	.00
010, 037, 042, 047, 050, 057, 062, 080, 159, 181, 182, 183, 531, 532, 533, 541, 542, 551, 552, 553, 554, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603, 604, 605, 606, 607, 608, 609, 701, 702, 711, 712, 713, 714, 715, 721, 723, 724, 725, 726, 731, 732, 733, 734, 735, 736, 737	.128	.128	.128	.074	.074	.074	.074	.030	.030	.00
007, 030, 031, 033, 035	.089	.089	.089	.054	.054	.054	.054	.020	.020	.00
005, 034, 043, 361, 362	.074	.074	.074	.037	.037	.037	.037	.017	.017	.00
032, 038	.056	.056	.056	.038	.038	.038	.038	.019	.019	.00

Form HO-6										
Grade	1	2	3	4	5	6	7	8	9	10
Territory										
049, 081, 090, 192, 193, 292, 293, 392, 393, 492, 493, 593, 692, 693, 722, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993	.461	.461	.461	.246	.246	.246	.246	.123	.123	.00
041, 050	.325	.325	.325	.181	.181	.181	.181	.081	.081	.00
039, 511, 512, 531, 554, 604, 702, 711, 712, 713, 714, 715, 721, 723, 724, 725, 726, 731, 732, 733, 734, 735, 736, 737	.224	.224	.224	.125	.125	.125	.125	.044	.044	.00
040, 046, 047	.182	.182	.182	.100	.100	.100	.100	.039	.039	.00
010, 042, 080, 181, 182, 183	.150	.150	.150	.087	.087	.087	.087	.029	.029	.00
032, 043, 057, 062, 063, 064, 159, 532, 533, 541, 542, 551, 552, 553, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603, 605, 606, 607, 608, 609, 701	.137	.137	.137	.082	.082	.082	.082	.027	.027	.00
005, 031, 038	.095	.095	.095	.049	.049	.049	.049	.017	.017	.00
034, 035, 037, 361, 362	.077	.077	.077	.041	.041	.041	.041	.017	.017	.00
007, 030, 033	.059	.059	.059	.036	.036	.036	.036	.014	.014	.00

APPENDIX C**Windstorm Mitigation Credit Tables****Table 1 – New Construction Structures Constructed to Florida Building Code 2001 and Later**

FBC 2001 CONSTRUCTION						FRAME, MASONRY, OR REINFORCED MASONRY							
ROOF DECK	TERRAIN EXPOSURE	FBC WIND SPEED (MPH)	WIND SPEED OF DESIGN (MPH)	INTERNAL PRESSURE DESIGN	WBDR	OTHER ROOF SHAPE				HIP ROOF SHAPE			
						NO OPENING PROTECTION		OPENING PROTECTION		NO OPENING PROTECTION		OPENING PROTECTION	
						NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
OTHER ROOF DECK OR DIMENSIONAL LUMBER DECK	B	100	≥100	ENCLOSED	NO	0.68	0.69	0.74	0.74	0.78	0.79	0.81	0.81
	B	110	≥110	ENCLOSED	NO	0.72	0.73	0.78	0.78	0.79	0.79	0.82	0.83
	B	≥120	≥120	ENCLOSED	NO	0.74	0.75	0.79	0.79	0.78	0.78	0.82	0.82
	B OR C	≥120	≥120	ENCLOSED / PART. ENCL	YES	0.77	0.80	0.82	0.84	0.81	0.83	0.85	0.86
	HVHZ			ENCLOSED	YES			0.82	0.84			0.85	0.86
REINFORCED CONCRETE ROOF DECK	B	ANY		ENCLOSED	NO						0.81		0.85
	B	ANY		ENCLOSED / PART. ENCL	YES						0.82		0.85
	C	ANY		ENCLOSED / PART. ENCL	YES						0.81		0.89
	HVHZ			ENCLOSED	YES								0.89

FBC = FLORIDA BUILDING CODE

HVHZ = HIGH VELOCITY HURRICANE ZONE (Miami-Dade and Broward counties, FBC sections 202 AND 1611ff)

WBDR = WIND BORNE DEBRIS REGION

SWR = SECONDARY WATER RESISTANCE

REINFORCED CONCRETE ROOF DECK includes SWR; Integral with Reinforced Masonry Walls

PART. ENCL = PARTIALLY ENCLOSED

Table 2 – Existing Construction Structures Constructed prior to FBC 2001 that have been renovated or retrofitted to FBC 2001

ROOF COVER	ROOF DECK ATTACHMENT	ROOF-WALL CONNECTION	OPENING PROTECTION	TERRAIN B – 2% DEDUCTIBLE				TERRAIN C – 2% DEDUCTIBLE				
				FRAME, MASONRY, OR REINFORCED MASONRY								
				ROOF SHAPE				ROOF SHAPE				
				OTHER		HIP		OTHER		HIP		
NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR			
NON – FBC EQUIVALENT	A (6d@ 6" / 12")	TOE NAILS	None	0.00	0.06	0.47	0.50	0.00	0.07	0.28	0.32	
			Basic – Windows or All	0.35	0.42	0.62	0.65	0.29	0.38	0.56	0.62	
			Hurricane – Windows or All	0.44	0.51	0.66	0.70	0.39	0.48	0.64	0.72	
		CLIPS	None	0.35	0.42	0.62	0.66	0.18	0.26	0.44	0.51	
			Basic – Windows or All	0.47	0.54	0.68	0.73	0.38	0.48	0.64	0.72	
			Hurricane – Windows or All	0.50	0.57	0.70	0.74	0.44	0.54	0.68	0.76	
		SINGLE WRAPS	None	0.35	0.43	0.62	0.67	0.20	0.28	0.45	0.51	
			Basic – Windows or All	0.47	0.56	0.68	0.73	0.39	0.49	0.64	0.72	
			Hurricane – Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76	
		DOUBLE WRAPS	None	0.35	0.43	0.62	0.66	0.21	0.28	0.45	0.51	
			Basic – Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72	
			Hurricane – Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76	
	B (8d@ 6" / 12")	TOE NAILS	None	0.09	0.14	0.49	0.52	0.09	0.14	0.29	0.33	
			Basic – Windows or All	0.46	0.51	0.63	0.66	0.44	0.50	0.59	0.64	
			Hurricane – Windows or All	0.56	0.61	0.68	0.71	0.55	0.61	0.69	0.74	
		CLIPS	None	0.58	0.65	0.68	0.73	0.38	0.44	0.57	0.65	
			Basic – Windows or All	0.65	0.70	0.73	0.76	0.63	0.71	0.73	0.79	
			Hurricane – Windows or All	0.66	0.72	0.73	0.77	0.69	0.78	0.76	0.83	
		SINGLE WRAPS	None	0.60	0.68	0.68	0.73	0.48	0.58	0.60	0.71	
			Basic – Windows or All	0.67	0.73	0.73	0.77	0.67	0.76	0.74	0.81	
			Hurricane – Windows or All	0.68	0.73	0.73	0.77	0.70	0.80	0.76	0.83	
		DOUBLE WRAPS	None	0.60	0.68	0.68	0.73	0.51	0.63	0.61	0.72	
			Basic – Windows or All	0.67	0.73	0.73	0.77	0.68	0.79	0.74	0.82	
			Hurricane – Windows or All	0.68	0.74	0.73	0.77	0.71	0.81	0.76	0.83	
	C (8d@ 6" / 6") AND D (8d@ 6" / 6") DIMENSIONAL LUMBER DECK	TOE NAILS	None	0.09	0.14	0.49	0.51	0.09	0.14	0.29	0.33	
			Basic – Windows or All	0.46	0.51	0.63	0.66	0.45	0.51	0.59	0.64	
		CLIPS	None	0.59	0.65	0.68	0.73	0.39	0.45	0.57	0.65	
			Basic – Windows or All	0.65	0.70	0.73	0.76	0.64	0.71	0.73	0.79	
		SINGLE WRAPS	None	0.62	0.69	0.68	0.73	0.49	0.60	0.61	0.73	
			Basic – Windows or All	0.68	0.73	0.73	0.77	0.69	0.78	0.75	0.82	
	DOUBLE WRAPS	None	0.62	0.70	0.68	0.73	0.55	0.71	0.61	0.74		
		Basic – Windows or All	0.68	0.74	0.73	0.77	0.72	0.81	0.76	0.83		
	FBC EQUIVALENT	A (6d@ 6" / 12")	TOE NAILS	None	0.11	0.14	0.55	0.56	0.07	0.10	0.33	0.36
				Basic – Windows or All	0.47	0.49	0.70	0.71	0.39	0.42	0.63	0.65
				Hurricane – Windows or All	0.57	0.58	0.75	0.76	0.49	0.52	0.73	0.75
			CLIPS	None	0.49	0.50	0.72	0.73	0.28	0.30	0.53	0.54
				Basic – Windows or All	0.60	0.62	0.78	0.78	0.50	0.53	0.73	0.76
				Hurricane – Windows or All	0.63	0.65	0.79	0.80	0.56	0.58	0.78	0.80
			SINGLE WRAPS	None	0.49	0.50	0.72	0.73	0.30	0.32	0.53	0.55
				Basic – Windows or All	0.60	0.62	0.78	0.78	0.51	0.54	0.73	0.76
				Hurricane – Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
			DOUBLE WRAPS	None	0.49	0.51	0.72	0.73	0.30	0.33	0.53	0.55
				Basic – Windows or All	0.61	0.62	0.78	0.78	0.51	0.54	0.73	0.76
				Hurricane – Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
		B (8d@ 6" / 12")	TOE NAILS	None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37
				Basic – Windows or All	0.55	0.57	0.71	0.72	0.51	0.53	0.66	0.67
			CLIPS	None	0.70	0.71	0.78	0.79	0.46	0.48	0.66	0.68
				Basic – Windows or All	0.75	0.76	0.81	0.82	0.71	0.74	0.81	0.83
SINGLE WRAPS			None	0.77	0.78	0.82	0.83	0.78	0.81	0.84	0.86	
			Basic – Windows or All	0.73	0.74	0.78	0.79	0.58	0.61	0.71	0.74	
DOUBLE WRAPS		None	0.78	0.79	0.82	0.83	0.76	0.79	0.83	0.85		
		Basic – Windows or All	0.78	0.80	0.82	0.83	0.80	0.83	0.84	0.86		
C (8d@ 6" / 6") AND D (8d@ 6" / 6") DIMENSIONAL LUMBER DECK		TOE NAILS	None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37	
			Basic – Windows or All	0.56	0.57	0.71	0.72	0.51	0.54	0.66	0.67	
		CLIPS	None	0.66	0.68	0.76	0.77	0.63	0.65	0.76	0.78	
			Basic – Windows or All	0.70	0.72	0.78	0.79	0.46	0.48	0.66	0.69	
	SINGLE WRAPS	None	0.76	0.77	0.81	0.82	0.73	0.74	0.81	0.83		
		Basic – Windows or All	0.78	0.78	0.82	0.83	0.80	0.82	0.84	0.86		
DOUBLE WRAPS	None	0.74	0.76	0.78	0.79	0.60	0.63	0.72	0.76			
	Basic – Windows or All	0.78	0.80	0.82	0.83	0.78	0.81	0.83	0.86			
REINFORCED CONCRETE ROOF DECK	None	Basic – Windows and All	0.79	0.80	0.82	0.83	0.82	0.84	0.84	0.86		
		Hurricane – Windows or All	0.79	0.81	0.82	0.83	0.83	0.86	0.84	0.87		
REINFORCED CONCRETE ROOF DECK	None	Basic – Windows and All				0.82				0.80		
		Hurricane – Windows or All				0.84				0.88		
					0.84					0.88		

APPENDIX D**ANCHOR PREMIER HOMEOWNERS PREMIUM CALCULATION WORKSHEET**

Homeowners Form: HO 00 _____ Year Built _____ County _____ Territory _____
 Policy Limits: Coverage A: _____, Coverage B: _____, Coverage C: _____, Coverage D: _____,
 Coverage E / Coverage F: \$100,000 / \$1,000 \$300,000 / \$5,000 \$500,000 / \$5,000

ALL OTHER PERIL BASE PREMIUM DETERMINATION (OTHER THAN WIND)		
ALL OTHER PERILS BASE CLASS PREMIUM		=
Form Factor <input type="checkbox"/> HO-3 = 1.00 <input type="checkbox"/> HO-4 = 1.00 <input type="checkbox"/> HO-6 = 1.00		x 1.00
Protection Class <input type="checkbox"/> 1-6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10; Construction <input type="checkbox"/> M <input type="checkbox"/> MV <input type="checkbox"/> F		x
ALL OTHER PERIL KEY PREMIUM (do not round)		=
KEY FACTOR (HO-3 Coverage A or HO-4/HO-6 Coverage C Amount \$ _____)		X
Optional Deductible (Credit or Debit) A.O.P. Ded. \$ _____		+/- *
ALL OTHER PERIL BASE PREMIUM (All Other Peril Key Premium x Key Factor)		= \$ *
ADJUSTMENTS TO ALL OTHER PERILS BASE PREMIUM		
Age of Home Adjustment All Other Perils Base Premium _____ x Factor _____		+/- *
Secured Community/Building All Other Perils Base Premium _____ x Factor _____		- *
Protective Device Credit All Other Perils Base Premium _____ x Factor _____		- *
Superior Construction All Other Perils Base Premium _____ x 0.15		- *
Number of stories (HO3 only) <input type="checkbox"/> 1 <input type="checkbox"/> 1.5 <input type="checkbox"/> 2 <input type="checkbox"/> 2.5 <input type="checkbox"/> 3+		X *
Senior/retiree discount <input type="checkbox"/> Yes <input type="checkbox"/> No All Other Perils Base Premium _____ x 0.1 _____ =		- *
Prior Claim Surcharge <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2+		X *
SUBTOTAL A (ADJUSTED ALL OTHER PERILS BASE PREMIUM)		= \$ *
WIND BASE PREMIUM DETERMINATION (LEAVE BLANK X WIND POLICIES)		
WIND BASE CLASS PREMIUM		
Form Factor <input type="checkbox"/> HO-3 = 1.00 <input type="checkbox"/> HO-4 = 1.00 <input type="checkbox"/> HO-6 = 1.00		x
Protection Class <input type="checkbox"/> 1-6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10; Construction <input type="checkbox"/> M, MV <input type="checkbox"/> F		x
WIND KEY PREMIUM (do not round)		=
KEY FACTOR (HO-3 Coverage A or HO-4/HO-6 Coverage C Amount \$ _____)		X
Optional Deductible (Credit or Debit) Hurricane Ded. \$ _____ (X wind = \$0)		+/- *
WIND BASE PREMIUM (Wind Key Premium x Key Factor)		= \$ *
ADJUSTMENTS TO WIND BASE PREMIUM		
Windstorm Loss Mitigation Credit: Wind Base Premium _____ x WLMC Factor _____ Limit BCEG credit so that sum of Wind Mitigation Credit + BCEG credit is not > 90%		- *
Building Code Effectiveness Grading Credit: Wind Base Class Premium _____ x Key Factor _____ x BCEG Factor _____ BCEG Factor _____ + Windstorm Mitigation Credit Factor _____ = _____ If Combined Credit > Than .90 Subtract the Difference To Determine The Adjusted BCEG CREDIT (see Rule 410)		+/- *
Year of Construction Adjustment Wind Base Premium _____ x Factor _____ =		+/- *
Number of stories (HO3 only) <input type="checkbox"/> 1 <input type="checkbox"/> 1.5 <input type="checkbox"/> 2 <input type="checkbox"/> 2.5 <input type="checkbox"/> 3+		X *
SUBTOTAL B (ADJUSTED WIND BASE PREMIUM)		= \$
BASE POLICY PREMIUM DETERMINATION / OPTIONS AND SURCHARGES		
BASE POLICY PREMIUM = ALL OTHER PERILS BASE PREMIUM + WIND BASE PREMIUM		= \$ *

Townhouse Or Row House	BASE POLICY PREMIUM _____ x Factor _____	+	*
Seasonal/Secondary Residence Surcharge	BASE POLICY PREMIUM _____ x Factor _____	+	*
No Prior Insurance Surcharge	BASE POLICY PREMIUM _____ x 0.10 Factor	+	*
SUBTOTAL C (ADJUSTMENTS TO BASE POLICY PREMIUM)		= \$	
SUBTOTAL A + B + C (ADJUSTED POLICY PREMIUM)		= \$	

* Round to the nearest whole dollar.

OPTIONAL COVERAGES AND ENDORSEMENTS			
Increased / Decreased Personal Property Limit (Up to a maximum 75% and a minimum 25% of Coverage A) : Amount of Increased / Decreased Limit \$ _____			
Additional / Return Premium = \$2 (per each additional \$1,000) x _____ (000s additional)		+/-	*
Personal Property – Exclusion		BASE POLICY PREMIUM _____ X .04	-
Personal Property Replacement Cost (BASE POLICY PREMIUM _____ + Increased Cov C (HO-3 Only) Premium _____) x (1 – (WIND BASE POLICY PREMIUM) / (BASE POLICY PREMIUM) x WLMC Factor) X Replacement Cost Factor <input type="checkbox"/> HO-3 = .15 <input type="checkbox"/> HO-4,6 = .35			
Premier Package Endorsement		BASE POLICY PREMIUM x Coverage Factor	+
Personal Liability / Medical Payments			
Coverage	Basic Limit	Option 1	Option 2
E – Personal Liability (each occurrence)	\$100,000	\$300,000	\$500,000
F – Medical Payments to Others (each person)	\$1,000	\$5,000	\$5,000
Premium Amount	Included	\$30	\$45
Permitted Incidental Occupancies – Residence Premises (No Section I charge if located in dwelling)			
Section I Coverage (If located in Other Structure)		\$6 per \$1,000 x \$ _____	Other Structures - Increased Limit
Section II Coverage			
		Option 1	Option 2
Personal Liability / Medical Payments to Others		\$100,000 / \$1,000	\$300,000 / \$5,000
Premium Amount		\$12	\$20
Other Structures - Increased Limit (up to 70% of Coverage A limit)		each add'l \$1,000 x \$ 4	
Rented to Others Residence Premises		each add'l \$1,000 x \$ 6	
+ Liability Exposure		<input type="checkbox"/> Cov E \$100,000 or \$300,000 = \$38	<input type="checkbox"/> Cov E \$500,000 = \$76
Increase Loss Assessment Coverage		<input type="checkbox"/> \$2,000 <input type="checkbox"/> \$3,000 <input type="checkbox"/> \$5,000 See Rule 508 for premium table.	
Loss of Use Increased Limits (Available for HO-3 Only – Increase to 20%)		BASE POLICY PREMIUM _____ x 0.04 Factor	
Loss of Use Decreased Limits (Available for HO-3 Seasonal or Secondary Only)		1% of the All Other Perils and Wind Base Premium for each 2.5% reduction (4% credit for a complete buy down)	
Increase Ordinance or Law to 50% of Coverage A		(BASE POLICY PREMIUM _____ + Increased Cov A (HO-6 Only) Premium _____) x .05	
Special Increased Limit Fungi, Wet or Dry Rot, Section I Increased Limits Only		<input type="checkbox"/> \$25/50,000 = \$80 <input type="checkbox"/> \$50/50,000 = \$115	
Unit-Owners Increased Coverage A (HO-06 only up to \$300,000 maximum) – Coverage C KEY PREMIUMS		(ALL OTHER PERIL _____ + WIND _____ KEY PREMIUMS) x 0.04 Factor = _____ x _____ (per \$1,000)	
Unit Owners Special Coverage		Additional Premium = \$2 (for 1 st \$1,000 of Cov) + \$1 (for each additional \$1,000 above 1 st) x _____ (000s add'l)	
Unit-Owners Rental to Others		Coverage C BASE POLICY PREMIUM _____ x 0.25 Factor	
Building Additions and Alterations – Increased Limits (HO-4 Only) – Coverage C KEY PREMIUMS		(ALL OTHER PERIL _____ + WIND _____ KEY PREMIUMS) x 0.04 Factor = _____ x _____ (per \$1,000)	
Sinkhole Loss Coverage: (AOP Base Premium X Key Factor X Territory Surcharge x .90)			
Personal Property Scheduled (See Rule 512 for premium)			
Personal Property: Increased Special Limits Of Liability			
Jewelry, Watches and Furs (\$4,000 Maximum Increase)	each add'l \$1,000	x \$18	
Money (\$800 Maximum Increase)	each add'l \$100	x \$ 6	
Securities (\$1,000 Maximum Increase)	each add'l \$100	x \$ 4	
Silverware, Goldware and Pewterware (\$7,500 Maximum Increase)	each add'l \$500	x \$ 2	
Firearms (Loss by theft) (\$4,000 Maximum Increase)	each add'l \$100	x \$ 3	
Electronic Apparatus (\$4,000 Maximum Increase)	each add'l \$500	x \$10	
Water Back Up And Sump Overflow	\$ 25		

					\$25	
Business Property – Increased Limits (Up to \$10,000)				each add'l \$2,500 x \$ 25		+
Golf Cart Physical Damage And Liability Coverage (Up to two golf carts maximum)						+ *
	Policy Liability Limit	\$100,000	\$300,000	\$500,000		
	Number of Carts _____ x Premium per Cart	\$45	\$62	\$75		+ *
Additional Amount of Insurance (HO-3 Only)						
BASE POLICY PREMIUM					x .05	+ *
Pool Cages, Screen Enclosures and Carports (\$10,000 to \$50,000)						
Amount of Coverage \$ _____ x Rate per \$1,000 _____ (Inland County = \$10, Coastal County = \$15)						+ *
Special Computer Coverage (Up to \$20,000 Maximum)				Amount of Coverage: _____ x \$6 per \$1,000		+ *
* Round to the nearest whole dollar.						
Refrigerated Personal Property					\$ 10	+ *
Personal Injury					\$ 15	+ *
Animal Liability					\$ 25	+ *
Equipment Breakdown Coverage					\$ 50	+ *
Water Damage Coverage Limitation				(AOP Base Premium x .20)		- *
SUBTOTAL D (OPTIONAL COVERAGE PREMIUM)						= \$
TOTAL POLICY PREMIUM (SUBTOTAL A + B + C + D)						= \$
MANDATORY ADDITIONAL CHARGES						
Emergency Management Preparedness and Assistance Trust Fund Surcharge (EMPA)						+ \$ 2.00
MGA FEE						+ \$25.00
						+ *
SUBTOTAL E						= \$
TOTAL DUE FROM INSURED (Total Policy Premium + E)						= \$

* Round to the nearest whole dollar.

** These items are not submitted to the Office of Insurance Regulation for approval and are published for informational purposes only.