



PROGRAM HIGHLIGHTS

- HO3: Primary Owner Occupied, Seasonal, Secondary, or Rental/Landlord
- HO3 Wind Only: Primary, Seasonal, Secondary, Unoccupied, Rental/Landlord, or Vacant
- Replacement Cost on Coverages A, B and C (Except for Roof Systems Damaged by Windstorm or Hail. See payment schedule.
- Up to 120% Replacement Cost Protection; 100% for homes 25 years and older and Vacant Home Product (Except for Roof Systems Damaged by Windstorm or Hail – see payment schedule on third page)
- 10% and 25% of Coverage A for Ordinance or Law (not applicable to Vacant Home product)
- Screen enclosures \$5,000, \$10,000 and \$15,000
- Named insured: LLC available for all products; corporation is also available for HO3 Tenant Occupied and Vacant Home
- HO3, HO3 Tenant Occupied, and Vacant Home payment plans: Full Pay, 3 Pay, 4 Pay, and Monthly (requires auto pay)
- HO3 Wind Only payment plans: Full Pay and 3 Pay
- Online Bill Pay with ACH, debit, and credit (Visa, American Express, and MasterCard)

ELIGIBILITY

- Homes Built in 1960 or later
- HO3: 1-4 Units in Building
- HO3 Wind Only: 1-2 Units in Building
- Homes over .10 miles from the coast
- No Prior Insurance Required
- Frame, Masonry, and Masonry Veneer Construction
- Aluminum wiring modified with COPALUM wire connectors, “Pig-tailing” or CO/ALR installation
- \$125 per square foot minimum

IMPORTANT SUBLIMITS & EXCLUSIONS

- HO3: Domestic Animals Covered Under the Policy Section II: Liability & Medical Payments coverage limited to \$25,000
- HO3: “Vicious Dogs” Section II: Liability & Medical Payments coverage excluded (See UW guide for definition of Vicious Dogs)
- HO3: Catastrophic Ground Cover Collapse
- HO3 Master Endorsement – Tenant Occupied: The amount that would otherwise be payable may be reduced by 30% for covered losses that result from the acts of negligence of a tenant or any of the tenant’s relatives/guests when the tenant does not obtain a valid renters insurance policy (HO4).
- HO3 Master Endorsement – Tenant Occupied: Coverage Restrictions for Policies Vacant 30 days and greater the amount that would otherwise be payable may be excluded.
- Water Damage Limitation Endorsement US WL 20 and VH WL 01 added for 20-year-old homes with optional amounts of \$10,000, \$20,000, \$25,000, \$50,000, \$75,000. 5% of Dwelling Value is the maximum amount of coverage. See the underwriting manual for zip code exceptions.
- All Programs: “Hard floor covering” limited to “room(s)” where loss or damage occurred
- All Programs: US A Endorsement (Water Damage Limitation and Exclusion) When characteristics are met, water coverage may be limited and/or excluded. See Underwriting Manual.
- All Programs: Roof Payment Schedule Endorsement mandatory for all policies. Modifies how roof system losses from windstorm or hail are settled. See payment schedule. Excluded for homes less than 5 years old

INELIGIBLE EXPOSURES

- HO3 and Wind Only:** Course of Construction, builder’s risk, or undergoing renovation or reconstruction • Mobile, modular, or prefabricated homes • Farmettes or Ranchettes • Properties in FEMA flood zone AE with certain foundation types, year built, and locations as determined by the Company and FEMA flood zones OPW, V, or VE
- HO3:** More than 2 paid claims in the last 3 years or a total of more than \$20,000 • Protection Class 10 • Aluminum wiring (unless modified), knob and tube wiring, fuse boxes, or homes without circuit breakers • Unfenced pools • Located on more than 5 acres • Animals owned or kept other than domestic pets • Vacant or Unoccupied Homes • Dwellings or premises in need of maintenance, repair, or with unrepaired or unmitigated damage
- Wind Only:** More than 2 paid windstorm or hail losses in the past 3 years or a total of more than \$20,000 • Dwellings or premises in need of maintenance, repair, or with unrepaired or unmitigated damage

CONTACT INFO

Quote, bind, pay & manage policies at: www.myGeoSource.com

After logging in, visit the Contact Us page for more assistance.

UserID:



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	HO3 Primary	HO3 Seasonal Secondary	LANDLORD HO3 Tenant Occupied	Vacant Home for Landlords	WIND ONLY Primary/Seasonal Secondary/Rental/Vacant/Unoccupied
COVERAGE A: DWELLING	<p>Minimum:</p> <ul style="list-style-type: none"> \$200,000 New Business for specific zip codes in Bay, Charlotte, Clay, Duval, Escambia, Flagler, Lee, Manatee, Nassau, Okaloosa, St Johns, Santa Rosa, Sarasota, Wakulla, Walton Counties. \$250,000 New Business all remainder zip codes. \$150,000 Renewal Business <p>Maximum:</p> <ul style="list-style-type: none"> \$2 Million New Business \$2,000,000 Renewal Business 	<p>Minimum:</p> <ul style="list-style-type: none"> \$200,000 New Business for specific zip codes in Bay, Charlotte, Clay, Duval, Escambia, Flagler, Lee, Manatee, Nassau, Okaloosa, St Johns, Santa Rosa, Sarasota, Wakulla, Walton Counties. \$250,000 New Business all remainder zip codes. \$150,000 Renewal Business <p>Maximum:</p> <ul style="list-style-type: none"> \$2 Million New Business \$2,000,000 Renewal Business 	<p>Minimum:</p> <ul style="list-style-type: none"> \$200,000 New Business for specific zip codes in Bay, Charlotte, Clay, Duval, Escambia, Flagler, Lee, Manatee, Nassau, Okaloosa, St Johns, Santa Rosa, Sarasota, Wakulla, Walton Counties. \$250,000 New Business all remainder zip codes. \$150,000 Renewal Business <p>Maximum:</p> <ul style="list-style-type: none"> \$1,000,000 New Business \$1,000,000 Renewal Business 	<p>Minimum:</p> <ul style="list-style-type: none"> \$200,000 New Business for specific zip codes in Bay, Charlotte, Clay, Duval, Escambia, Flagler, Lee, Manatee, Nassau, Okaloosa, St Johns, Santa Rosa, Sarasota, Wakulla, Walton Counties. \$250,000 New Business all remainder zip codes. <p>Maximum:</p> <ul style="list-style-type: none"> \$700,000 New Business 	<p>Minimum:</p> <ul style="list-style-type: none"> \$150,000 New Business \$150,000 Renewals <p>Maximum:</p> <ul style="list-style-type: none"> \$2,000,000 New Business \$2,000,000 Renewals
COVERAGE B: OTHER STRUCTURES	<ul style="list-style-type: none"> 10% of Coverage A Option to exclude or reduce to 2% or 5% 	<ul style="list-style-type: none"> 10% of Coverage A Option to exclude or reduce to 2% or 5% 	<ul style="list-style-type: none"> 10% of Coverage A Option to exclude or reduce to 2% or 5% 	<ul style="list-style-type: none"> Issued at 2% of Coverage A Options to increase to 5% or 10% of Coverage A Limit 	<ul style="list-style-type: none"> 10% of Coverage A Option to exclude or reduce to 2% or 5%
COVERAGE C: PERSONAL PROPERTY	<ul style="list-style-type: none"> 50% of Coverage A Options 10%, 15%, 20%, 25%, 30%, 35%, 40% and 45% 	<ul style="list-style-type: none"> 50% of Coverage A Options 10%, 15%, 20%, 25%, 30%, 35%, 40% and 45% 	<ul style="list-style-type: none"> 5% of Coverage A (no coverage for increased limit on jewelry, watches, and furs) 	<ul style="list-style-type: none"> Issued at 5% of Coverage A 	<ul style="list-style-type: none"> 50% of Coverage A with option to reduce or exclude (Primary/Seasonal/Secondary/Unoccupied) 5% of Coverage A with option to exclude (Rental/Vacant)
COVERAGE D: LOSS OF USE	20% of Coverage A	10% of Coverage A	10% of Coverage A	No Coverage	<ul style="list-style-type: none"> 20% of Coverage A (Primary) with option to exclude 10% of Coverage A (All other occupancies)
COVERAGE E: PERSONAL LIABILITY	<ul style="list-style-type: none"> \$300,000, option to reduce to \$100,000 Option to increase to \$500,000 if required by umbrella, this option is not available for LLCs 	<ul style="list-style-type: none"> \$100,000, option to increase to \$300,000 	<ul style="list-style-type: none"> No Coverage Personal Liability Premises Liability option to select \$50,000, \$100,000, or \$300,000 Premises Liability 	<ul style="list-style-type: none"> No Coverage (Option to add Premises Liability of \$50,000 by endorsement) 	No Coverage
COVERAGE F: MEDICAL PAYMENTS	\$2,000	\$2,000	<ul style="list-style-type: none"> No Coverage Personal Liability \$2,000 Medical Payments included when Coverage E – Premises Liability is selected 	No Coverage	No Coverage
SECTION I DEDUCTIBLE (all other perils)	\$1,000, \$2,500, \$5,000, \$7,500, \$10,000	\$1,000, \$2,500, \$5,000, \$7,500, \$10,000	\$1,000, \$2,500, \$5,000, \$7,500, \$10,000	\$1,000, \$2,500, \$5,000 or \$10,000	<ul style="list-style-type: none"> Issued at \$2,500 with option to increase to \$5,000 A minimum deductible based on AOI for new business: <ul style="list-style-type: none"> - AOP/Other Wind Hail deductible of \$1,000 is for policies with Coverage A limit of \$250,000 and below. - AOP/Other Wind Hail deductible of \$2,500 is for policies with Coverage A limit of \$600,000 and below.
WINDSTORM/HAIL DEDUCTIBLE	3%, 5% or 10%; based on location	3%, 5% or 10%; based on location	3%, 5% or 10%; based on location	3%, 5% or 10%; based on location	<ul style="list-style-type: none"> 3%, 5% or 10%; based on location Equal to Hurricane deductible
LOSS SETTLEMENT ON COVERAGES A & B <small>Except for Roof Systems Damaged by Windstorm or Hail. See payment schedule.</small>	<ul style="list-style-type: none"> 120% Replacement cost for dwellings 24 years of age and newer 100% replacement cost applies for all other 	<ul style="list-style-type: none"> 120% Replacement cost for dwellings 24 years of age and newer 100% replacement cost applies for all other 	<ul style="list-style-type: none"> 120% Replacement cost for dwellings 24 years of age and newer 100% replacement cost applies for all others 	Replacement cost protection up to 100% of Coverage A	<ul style="list-style-type: none"> 120% Replacement cost for dwellings 24 years of age and newer 100% replacement cost applies for all other
LOSS SETTLEMENT ON COVERAGE C	Replacement cost	Replacement cost	Replacement cost	Actual Cash Value	Replacement cost (when Coverage C is included)
PERILS ON COVERAGES A & B	All perils not otherwise excluded	All perils not otherwise excluded	All perils not otherwise excluded	Named Perils	Windstorm or Hail
PERILS ON COVERAGE C	16 broad form named perils	16 broad form named perils	16 broad form named perils	Named Perils	Windstorm or Hail

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Roof Systems Payment Schedule Table

Roof Age*	Dominant Roof Systems Material**		
	Asphalt Shingles, Architectural Shingles, All Other	Concrete/Clay Tile or Shingle	Steel, Hail Resistant
0	100%	100%	100%
1	99%	100%	100%
2	97%	98%	99%
3	95%	97%	98%
4	93%	95%	97%
5	90%	93%	95%
6	87%	90%	93%
7	83%	87%	90%
8	78%	83%	87%
9	74%	79%	84%
10	69%	75%	81%
11	65%	72%	78%
12	61%	68%	75%
13	57%	65%	72%
14	54%	62%	69%
15	51%	59%	66%
16	47%	55%	63%
17	43%	52%	60%
18	39%	48%	57%
19	36%	45%	54%
20	32%	42%	51%
21	28%	38%	48%
22	24%	35%	45%
23	20%	32%	42%
24 or older	20%	30%	40%

* The form will not be required for risks with a house age of less than five years old. This applies to all product forms.

** The age of roof at the time of loss is determined using the roof year shown on the most recent Property Detail Page on file with us prior to the date of loss. If the loss is to "roof system(s)" of other structures located on the residence premises and covered under Coverage B- Other Structures, the applicable percentage in the Roof Systems Payment Schedule will be based on the other structure's age of roof at the time of loss.

*** If two or more roof surfacing material types are present on a structure's "roof", the dominant roof material is used to rate your policy, which is shown on the most recent Property Detail Page on file with us prior to the date of loss. If the loss is to "roof system(s)" of other structures located on the residence premises and covered under Coverage B- Other Structures, the applicable percentage in the Roof Systems Payment Schedule will be based on the other structure's dominant roof material at the time of loss.

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