Homes from $100,000 to $750,000

Homes over one mile from the coast in Florida and three miles from the coast in Texas are eligible for Wind Coverage

Minimum Wind deductibles apply depending on County, construction and distance to coast

No age limit on homes if the roof has been upgraded

Risks with a lapse of coverage within 30 days eligible with documentation; over 30 days may be eligible subject to underwriting review

Credits apply for hip roof, hurricane-rated glazed openings, or shutters, and for roof, electrical, plumbing and and/or HVAC upgrades.

Acceptable Roof age: Cement Tile, Clay or Metal – 40 years; Architectural high wind resistance shingles – 25 years; Composition asphalt shingle or built up flat roofs – 20 years.

Older roofs may be written with inspection and 3+ years remaining life – subject to ACV valuation

Personal Liability from $50,000 to $1,000,000 \*

Animal Liability is Excluded but Dog Liability is available as an option for $50,000 limit.

Trampolines are excluded but swimming pools, low diving boards and slides may be eligible\*

Personal Injury Coverage Aggregate Limit available

* Risks with pools limits to $500,000. or $300,000 if there is a slide or a trampoline

Animal Liability available for most non-dangerous animals and dogs that are not on the prohibited list and have not had a history or bite or attack.

Optional Limits and Coverages Available

Increased Coverage B – Other Structures from 0% to 70% of Coverage A

Increased Coverage C – Contents from 0% to 100% of Coverage A

Increased Coverage D – 10%, 20% or 30% of Coverage A

Wind Coverage for attached Aluminum Screened Structures and Carports – buy-back only needed in coastal counties

Increased limits on certain personal property items – Jewelry, Money & Securities, Silverware, etc.

Scheduled Personal Property

Replacement Cost Contents

Ordinance or Law – Increased Limits from 10% to 25% or %50% of Coverage A

Limited Fungi – Property -$10,000 or $25,000 & Liability $50,000 or $100,000

Personal Injury Coverage – Aggregate Limit

Limited Water Backup and Sump Pump Overflow - $5,000 to $25,000

Business Personal Property - $2,500 to $10,000

Home System Protection - $500 or $1000 Deductible

Service Line Coverage - $500 or $1000 Deductible

Other Household Members Liability

Incidental Low Power Recreational Motor Vehicle Liability

Optional Loss Settlement Clauses – Functional Replacement Cost or ACV

Replacement Cost Settlement for certain non-building structures *(masonry walls, patios, walks, inground swimming pools, driveways)*

Identity Recovery - $15,000

Limited Non-Dangerous Animal (Including canines) Liability

Online System Access – Quote, Application and Submit to Bind

Interactive underwriting system, address geocode and replacement cost estimator

Generates a quote, application and binder

Once risk has been qualified by the system, agent can submit and a policy will issue the next day

Pay premium on line with check or credit card – no fees apply

Required Documentation

The system-generated application form signed by the insured(s) and the agent

FSLSO Due Diligence form

No loss statement signed by the insured if there has been a lapse of coverage

Roof inspection showing 3+ years remaining life for older roofs that have not been fully replaced