



### AGENTS BINDING AUTHORITY & AVAILABLE LIMITS

	Renters (HO-4)	Condo (HO-6)
Age of Home/Condo <sup>1</sup>	0-75 Years	0-75 Years
Dwelling Limit <sup>2</sup>	N/A	\$25K to \$600K Combined Coverage A & C
Other Structures	N/A	N/A
Personal Property	\$25K to \$100K	\$25K-\$600K Coverage A & C Combined
Personal Liability	\$100K to \$500K	\$100K to \$500K
Personal Injury	\$100K to \$500K	\$100K to \$500K
Medical Payments	\$1K to \$5K	\$1K to \$5K
Loss of Use	20% of Coverage C	40% of Coverage C
Prior Losses in last 5 years	See Below <sup>3</sup>	See Below <sup>3</sup>
Protection Class	1 to 9	1 to 9

<sup>1</sup> Homes may be subject to an inspection

<sup>2</sup> Broward, Miami-Dade and Palm Beach Minimum Coverage A \$300,000; Miami-Dade homes built before 2002 must be written X-Wind (HO 00 03).

<sup>3</sup> Prior Fire, Liability, Sinkhole, Non-Weather Water Losses for Insured, or any open claims are not accepted (Note: All claims will be submitted to Underwriting for review)

### Optional Coverages and Endorsements

BHO 09.119: Special Provisions - Florida	HO 04 16: Premises Alarm or Fire Protection System	HO 04 90: Personal Property Replacement Cost Loss
BHO 09.132: Limited Fungi, Wet or Dry Rot or Bacteria Coverage (HO4 and 6)	HO 04 35: Loss Assessment Coverage	HO 04 96: Home Day Care Business, <u>No</u> Section II Liability Coverages, <u>Limited</u> Section I Property Coverage
BHO 09.135: Limited Fungi, Wet or Dry Rot or Bacteria Coverage (HO6 w/ HO 17 32)	HO 04 41: Additional Insured - Residence Premises	HO 17 32: Unit-Owners Coverage A Special Coverage
BHO 09.191: Sinkhole Loss Coverage HO6	HO 04 47: Additional Loss Assessment	HO 17 33: Unit Owners Rental to Others
BHO 09.0819: Animal Liability Endorsement	HO 04 50: Personal Property Other Residences - Increased Limits	HO 23 70: Windstorm Exterior Paint or Waterproofing Exclusion
BHO 99.303: Home Computer Endorsement	HO 04 55: Identity Fraud Expense Coverage	HO 24 82: Personal Injury
BHO 99.311: Golf Cart Liability Endorsement	HO 04 58: Other Members of Your Household	BHO 09.333: Scheduled Personal Property Endorsement
BHO 09.341: Limited Hurricane Coverage for Pool Cages, Screened Enclosures and Carports	HO 04 77: Ordinance or Law Increased Amount of Coverage	BHO 99.503: Equipment Breakdown

### Payment Plan Options

- Full Payment: Gross annual premium + all fees due at inception of policy. Mortgage Billed policies within 20 days of the inception date.
- 2 Pay Plan: 50% of total premium due at policy inception. Remaining 50% of total premium due 180 days after policy inception. Subject to a service fee.
- 3 Pay Plan: 40% of total premium due at policy inception. Two payments of 30% of total premium due on day 60 and day 120. Subject to a service fee.
- 4 Pay Plan: 25% of total premium due at policy inception. 75% of total premium due in 3 equal installments at 90, 190 and 270 day intervals. Subject to a service charge.
- 12 Pay Plan: 10% of total premium due at policy inception. Remaining premium due in 11 payments due on 30 day intervals. Subject to a service fee.

All policy fees are due at inception

Note: We do not accept premium finance agreements

Payments should be made payable to First Community Insurance Company in the form of a check or money order. Credit Card (MasterCard, Visa, Discover, and American Express) payments can also be accepted and can be processed online via [www.bankersinsurance.com](http://www.bankersinsurance.com)

### Available Credits/Discounts

- Multiple Policy Discount: a discount will apply if the policyholder has another Bankers Insurance v Group Policy
- Protective Devices: a discount will apply based on the combination of protective devices (Fire Alarm, Burglar Alarm and Automatic Sprinkler Systems for Fire Protection)
- Superior Construction Discount: a discount will apply if the dwelling is built to superior construction criteria
- Windstorm Loss Reduction Credits (Windstorm Mitigation): a discount will apply if the dwelling has been built or modified to contain certain fixtures and construction techniques, which have been demonstrated to reduce windstorm losses.
- Retiree Discount: Must be 55+ years old and retired

### Seasonal/Secondary Requirements

Seasonal / Secondary Residences are not eligible unless:

- The dwelling is located in a Secured community and managed by a professional management firm which provides regularly scheduled inspection service. OR
  - The dwelling is not located in a Secured Community but is overseen on a regular basis by a reputable neighbor, friend or relative living within 50 miles of the residence, requires central burglar alarm
- Minimum All Other Perils deductible of \$1,000.  
Water supply must be shut off if property is unoccupied 30 days

INELIGIBLE RISKS – except as otherwise indicated, the following exposures are not eligible for coverage and, therefore cannot be bound:

**Applicant:**

- Applicants and/or any resident family members who have ever been canceled or non-renewed for material misrepresentation, insurance fraud, other underwriting reasons, or been convicted of arson
- Applicants who have ever been canceled or non-renewed for reasons other than non-pay or exposure reduction are ineligible
- Named insured other than an individual(s). The named insured may not be a corporation, including limited liability corporations (LLC), partnership, estate, or association. We will allow LLCs as an additional insured if it was created for financial purpose and no business is conducted on the premises.
- Applicants whose personal or business occupation, activities or reputation result in high public recognition including entertainers, athletes, media personalities, public office holders, authors, etc.
- Risks having more than two (2) mortgages

**Occupancy:**

- Commercial Property or properties where a business is conducted, except incidental offices
- Residential risks used primarily for non-habitational purposes or dwellings that were originally designed or constructed for other than habitational purposes
- Vacant or “unoccupied” dwellings, except for a new purchase expected to be owner-occupied within thirty (30) days
- Dwellings unoccupied more than nine months

**Types of Dwellings:**

- Mobile Homes, manufactured homes, trailer homes, travel trailers, house trailers or pre-fabricated homes.
- Dwellings of unconventional design or construction including log homes, metal homes, earth homes and dome homes.
- Dwellings or structures that are homemade or rebuilt, or any dwelling constructed with extensive remodeling unless work was done by a licensed contractor.
- Properties built with open foundations with or without crawl space less than 6 feet not completely enclosed with a material, such as block, brick, siding or lattice
- Properties built with open foundations with or without crawl space 6 feet or greater built prior to 1995 are unacceptable if the Coverage A is less than \$175,000
- Properties built on stilts or pilings unless the property is built 2006 or newer. Can be submitted unbound to underwriting if older than 2006.
- Homes with obsolete, unconventional, do-it-yourself or irreplaceable construction or construction materials, including but not limited to log homes, domes, earth homes, etc.
- Dwellings with asbestos siding, wood shakes, EIFS (synthetic stucco) or Dryvit.
- Homes built or renovated by an unlicensed contractor

**Condition:**

- Properties which have been condemned due to condition or that are located in condemned areas or areas scheduled to be condemned due to urban renewal or highway construction.
- Properties in a state of disrepair, reflecting a lack of maintenance, or with any prior unrepaired damage, including any unrepaired hurricane or flood damage or unrepaired fire code or building code violations.
- Dwellings under construction or undergoing major renovation or rehabilitation (does not include moderate renovations).
- Homes with burglar bars
- Homes that do not meet building codes

Major Mechanical Systems (Must be updated within the last 30 years by a licensed company unless stated differently below):

- Heating and cooling systems must be permanently installed
- Properties that have a portable heater or open flame as the primary source of heat
- Hot water heater must be less than 15 year’s old unless located in the garage or in the attic above the garage
- Properties with any “knob and tube” or aluminum branch wiring in use or less than 150-amp electrical service or unacceptable electrical boxes. Will allow 100-amp service for homes less than 2,000 square feet.
- Dwellings with electrical system that does not meet current building code (including, but not limited to, Zinsco, Zinsco-Sylvania, Stab-Lok, Challenger or Federal Pacific)
- Dwellings with steel, galvanized, polybutylene or PEX (prior to 2006) plumbing

Roof (Must be installed by a licensed roofing company):

- Dwellings with unapproved roof type including, but limited to, flat roofs (less than 1/12 pitch), sod roofs, wood shake roofs, rolled tar paper, asbestos shingles, and tar and gravel
- Composition 3-tab shingle and architecture shingle roofs 15 years and older are not eligible
- Concrete tile, clay tile, slate roofs 15 years and older are not eligible
- Standing seam metal roofs 25 years and older are not eligible. All other metal roofs 15 years and older are not eligible (Note: Any metal roofs written x-wind are eligible <25 years)
- Roofs with less than 5 years of useful life remaining, regardless of age are not eligible

**Location:**

- Properties located in Protection Class 10.
- Properties located on more than 5 acres or a farm, ranch, orchard or grove; or where farming or ranching operations take place.
- Any insured location with a structure constructed partially or entirely over water and properties accessible by boat only.
- Homes of historical significance, located in historic districts, risks with buried oil tanks on the premises.
- Risks located in a known sinkhole, pollution, landslide or cave-in area.
- Dwellings located in a recognized brush area or within 1,500 feet of a recognized brush area.
- Dwellings located on a slope of 30 degrees or greater.
- Dwelling located on or adjacent to commercial property

**Loss History:**

- More than one loss in three years, other than “Acts of God”
- Any Liability, Fire, or Sinkhole Losses or Non-Weather Water Loss for Insured
- Any open claims

Liability Exclusions – the following liability exposures are excluded from coverage:

- Bodily injury or property damage caused by any dog, exotic, farm or saddle animal owned or kept by any insured (Limited Dog Liability available by endorsement)
- Bodily injury or property damage because of or originating from the ownership, maintenance supervision or use of any trampoline, pool slide or pool diving board owned by, rented by or loaned to or under the care, custody and control of any insured
- Bodily injury or property damage because of or originating from the use, supervision, care, custody or control of any insured or that of your employee, agent visitor or tenant, of a recreational vehicle (including but not limited to ATV’s, dune buggies, go-carts, dirt bikes, snowmobiles, motorized skateboards and motorized scooters)

Contact

<p><b>Claims</b> 800.765.9700 Fax: 877.541.4084</p> <p><b>Customer Service/Underwriting</b> 800.627.0000 extension 4703 Fax: 888.866.0378 Email:homeowners@bankersinsurance.com</p> <p><b>Sales and Marketing</b> 800.627.0000 extension 4900 Fax: 800.809.2542 Email: bankersmarketing@bankersinsurance.com</p>	<p><b>Home Office</b> Physical / Overnight Address 11101 Roosevelt Blvd N St. Petersburg, FL 33716 800.627.0000</p> <p><b>Mailing Address</b> PO Box 33060 St. Petersburg, FL 33733-8060</p> <p><b>Payment Address</b> PO Box 33002 St. Petersburg, FL 33733-8004</p>	<p><b>Territory Managers</b></p> <p><b>Jose Ramirez</b> Cell: 727.212.2199 Email: Jose.Ramirez@bankersinsurance.com</p> <p><b>Pilly Miller</b> Cell: 727.432.1589 Email: PillyMiller@bankersinsurance.com</p> <p><b>Jennifer Lemmer</b> Phone: 800.627.0000 extension 4455 Email: Jennifer.Lemmer@bankersinsurance.com</p> <p><b>Business Development Manager</b></p> <p><b>Taylor Pollard</b> Phone: 800.627.0000 extension 4255 Email: Taylor.Pollard@bankersinsurance.com</p>
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