



AGENTS BINDING AUTHORITY, AVAILABLE LIMITS AND PAYMENT PLANS

| Homeowners (HO-3) | |
|---|---|
| Age of Home ¹ | 0-100 Years |
| Dwelling Limit ² | \$150,000 to \$5,000,000 ³ |
| Other Structures | 0% to 15% of Coverage A |
| Personal Property | 0%, 50% to 75% of Coverage A |
| Personal Liability/Medical Payments to Others | \$100,000/\$1,000 \$300,000/\$3,000 \$500,000/\$5,000 |
| Loss of Use | 10% to 20% of Coverage A |
| Prior Losses in last 3 years | 1 Non-Weather ⁴ |
| Protection Class | 1 to 8 |

| Payment Plan Options |
|---|
| <p>Full Payment: Gross annual premium + all fees due at inception of policy. Mortgage Billed policies within 90 days of the inception date.</p> <p>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.</p> <p>4 Pay Plan: 25% of total premium due at policy inception. 75% of total premium due in 3 equal installments at 90, 180 and 270-day intervals. Subject to a service charge.</p> <p>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.</p> <p>All policy fees are due at inception</p> <p>Note: We do not accept premium finance agreements</p> |

¹ Homes may be subject to an inspection
² Broward, Miami-Dade and Palm Beach Minimum Coverage A \$300,000
³ Coverage A over \$750,000 submit for approval
⁴ Prior Fire, Liability or Sinkhole Losses are not accepted

Discounts

- Multiple Policy Discount:** a discount will apply if the policyholder has another Commercial, Flood or Warranty policy written through one of Bankers Insurance Group Companies
- Protective Devices:** a discount will apply to approved and properly maintained Fire Alarm, Burglar Alarm and Automatic Sprinkler Systems for Fire Protection
- 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.
- IBHS Fortified Home Discount:** a discount will apply if the home is built to IBHS Fortified Standards (proof required)
- Senior Discount:** a discount will apply if the applicant or co-applicant are at least 60 years old or at least 55 years old and retired.
- Preferred Builder:** a discount will apply for homes 10 years and newer and built by established builders.
- Water Detection Leak Discount:** a discount will apply for leak detection and automatic water shut off devices
- Water Loss Prevention Discount:** a discount will be provided for dwellings that have plumbing certified
- Secured Community Discount:** discount will apply for dwellings that are in a secured community
- Renewal Discount:** at the fourth renewal, policies will receive a renewal discount

Endorsements

- Business Property – Increased Limits:** Provides up to \$10,000 in \$2,500 increments, does not apply to business property held as a sample or for sale or delivery after sale
- Personal Property Replacement Cost Coverage:** Provides contents coverage at full replacement cost
- Sinkhole Coverage:** Provides coverage for sinkhole losses; in certain counties will require a structural inspection, refer to Rule 506 in the Rule Manual
- Scheduled Personal Property:** Provides full coverage for select items; refer to **Rule 507** in the Rule Manual
- Special Computer Coverage:** Provides additional risks of physical loss; up to \$20,000 is available in \$1,000 increments
- Permitted Incidental Occupancies – Residence Premises:** Provides expanded Section I Coverage and Section II Coverage for permitted incidental offices where there is no client or employee traffic
- Water Back Up and Sump Discharge or Overflow:** Provides coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump; limit of liability is \$5,000
- Animal Liability:** Provides up to \$50,000 Liability and \$5,000 for Medical Payments for animals not specifically excluded; refer to **Rule 512** in the Rule Manual
- Fire Department Service Charge:** Provides additional limits of coverage in \$100 increments
- Golf Cart Coverage:** Provides coverage for Physical Loss as well as liability for a golf cart owned by the named insured, refer to **Rule 513** in the Rule Manual
- Personal Injury:** Provides coverage for personal injury to others, such as false arrest, libel or invasion of privacy, limits match policy limits for **Coverage E** and **Coverage F**
- Equipment Breakdown:** Provides coverage for equipment breakdown as a covered peril; limit of liability is \$100,000
- Service Line Coverage:** Provides coverage for costs to repair the covered underground pipes and wiring, as well as damage to outdoor property caused by repairs; limit of liability is \$10,000
- Aluminum Framed Screened Enclosures:** Provides coverage up to \$50,000 in \$5,000 increments for aluminum framed screened enclosures for loss due to hurricane; refer to **Rule 503** in the Rule Manual.
- Coverage C – Personal Property Increased Special Limits of Liability:** Provides additional limits of liability for select items subject to special limits, refer to **Rule 527** in the Rule Manual
- Increased Replacement Cost on Dwelling:** Provides extended coverage for additional costs of construction that are incurred due to increases in the cost of construction that occur during the policy period, usually a result of increased demand relative to the supply of labor and materials that occur after a catastrophic loss that impacts a substantial number of properties in a region; additional coverage is 20% of Coverage A

Seasonal/Secondary Requirements

The dwelling is in a Secured community and managed by a professional management firm which provides regularly scheduled inspection service. **OR**
 The dwelling is not 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
- 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 three (3) mortgages

Occupancy:

- Commercial Property or properties where a business is conducted, except incidental offices
- Dwellings during construction that will not be complete and occupied within 30 days
- Vacant or "unoccupied" dwellings, except for a new purchase expected to be owner-occupied within thirty (30) days
- Dwellings occupied by more than 2 families

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 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

Loss History:

- More than one loss in last five years, other than "Acts of God"
- Any Liability, Fire, or Sinkhole Losses

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 years old
- Properties with any "knob and tube" or aluminum branch wiring in use or less than 150-amp electrical service or unacceptable electrical boxes
- 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 not limited to, flat roofs (less than 1/12 pitch), sod roofs, wood shake roofs, rolled tar paper, asbestos shingles and tar and gravel
- Dwellings with wood shake/shingle roofs
- Roofs with less than 5 years of useful life remaining, regardless of age are not eligible
- Dwellings with composition shingled roofs 15 years and older with less than 5 years remaining useful life are not eligible
- Dwellings with architectural shingled roofs 20 years and older with less than 5 years remaining useful life are not eligible
- Dwellings with metal or tile roofs 40 years and older with less than 5 years remaining useful life are not eligible

Location:

- Properties located in Protection Class 8B, 9 & 10
- Properties located on a farm, ranch, orchard or grove; or where farming or ranching operations take place.
- Property built on Landfill
- Inaccessible Properties
- Isolated Risks that are not visible from a paved road/or neighboring residence
- Unable to Inspect
- Sinkhole Risk with any prior or current sinkhole activity
- Dwelling located on or adjacent to commercial property
- Acreage risks located on more than 10 acres
- Homes of historical significance or located in historic districts
- Homes with obsolete, unconventional, or irreplaceable materials

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

- Bodily injury or property damage caused by any animal owned or kept by any insured (Animal 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 ATVs, dune buggies, go-carts, dirt bikes, snowmobiles, motorized skateboards and motorized scooters)

Contact Bankers Insurance Group

Claims

800.765.9700
Fax: 877.541.4084

Customer Service/Underwriting

800.627.0000 extension 4703
Fax: 888.866.0378
Email: homeowners@bankersinsurance.com

Sales and Marketing

800.627.0000, extension 4900
Fax: 800.809.2542
Email: buimarketing@bankersnsurance.com

**Home Office
Physical / Overnight Address**
11101 Roosevelt Blvd N
St. Petersburg, FL 33716
800.627.0000

Mailing Address
PO Box 33060
St. Petersburg, FL 33733-8060

Payment Address
PO Box 33002
St. Petersburg, FL 33733-8004

Territory Managers

Anthony Amoruso, South Florida
Phone: 954.803.9844
Email: Tony.Amoruso@bankersinsurance.com

Jose Ramirez, West FL, Regional Director
Phone: 727.212.2199
Email: Jose.Ramirez@bankersinsurance.com

Pilly Miller, Northeast Florida
Phone: 800.627.0000 extension 4461
Email: Pilly.Miller@bankersinsurance.com

Jennifer Lemmer, Northwest FL
Phone: 800.627.0000 extension 4455
Email: Jennifer.Lemmer@bankersinsurance.com



AGENTS BINDING AUTHORITY & AVAILABLE LIMITS

| | Homeowners (HO-3) |
|------------------------------|---------------------------------------|
| Age of Home | Homes may be subject to an inspection |
| Dwelling Limit | Up to \$2,000,000 |
| Other Structures | 10% to 30% of Coverage A |
| Personal Property | 50% to 70% of Coverage A |
| Personal Liability | \$100K, \$200K, \$300K & \$500K |
| Personal Injury | \$100K, \$200K, \$300K & \$500K |
| Medical Payments | \$1K, \$2K and \$5K |
| Loss of Use | 30% to 60% of Coverage A |
| Prior Losses in last 3 years | 1 Non-Weather |
| Protection Class | 1 to 9 |

Available Coverages

| | Enhanced Home Package | |
|---|---|--|
| | Coverage | Limit |
| Foundation and Water Damage Coverage Residence Glass Coverage Loss Assessment Coverage Ordinance or Law – Increased Amount of Coverage Other Structures – Increased Limits Personal Property Replacement Cost Loss Settlement Special Limits of Liability – Increased Limits Special Personal Property Coverage Valuable Items Plus (Scheduled) Replacement Cost Loss Settlement for Certain Non-building Structures Water Back-up and Sump Discharge or Overflow Other members of Named Insured's Household Identity Theft Coverage Equipment Breakdown Service Line Coverage Personal Injury Optional Animal Liability Limits for Acceptable Animals | Coverage C Personal Property Replacement Cost Lock Replacement Coverage Reward Coverage Water Back-up of Sewers and Drains Increased Fire Department Service Charge Increased Credit Card Coverage Additional Loss Assessment Coverage Personal Injury Increased Damage to Property of Others Coverage C Increased Special Limits of Liability | 70% of Coverage A Included \$250 \$250 \$5,000 \$250 \$1,500 \$4,000 Included \$500 Included |

Available Discounts 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.*
 - 3 Pay Plan: 33% of total premium plus fees due at policy inception. Remaining premium due in two equal installments at 60 and 120 days from the policy effective date. Subject to installment fees.
 - 5 Pay Plan: 20% of total premium plus fees due at policy inception. Remaining premium due in four equal installments at 30, 60, 90 and 120 days from the policy effective date. Subject to installment fees.
 - Monthly Pay Plan: 9% of premium plus fees due at policy inception. Remaining premium due in eleven equal installments due in 30 day intervals. Subject to installment fees. Must be EFT billed.
- Checks should be made payable to First Community Insurance Company. Accept Visa, Discover and Mastercard

Available Discounts

- Loss Free
- Early Quote
- Multi Policy
- New Purchase
- Preferred Builders
- Protective Devices
- Secured Community

Seasonal/Secondary Requirements

The dwelling must be overseen on a regular basis by either the insured or a professional management firm; or a reputable neighbor, friend or relative living within 50 miles of the residence. Homes not located in a secured community must be protected by a central reporting burglar alarm system. Seasonal or Secondary risks unoccupied more than 3 consecutive months of the year must have a central station monitored low temperature sensor or water flow sensor.

Water and Mold Guidelines

- Not Eligible:
- More than one paid non-appliance related water damage claim in the past 3 years
 - Mold claim at the subject location in the past three years unless Certificate of Mold Damage Remediation is submitted
 - Three or more paid appliance-related water damage claims in the past 3 years
 - If more than one appliance related water claim exists, risk cannot be bound until a Certificate of Appliance-Related Water Damage Remediation is submitted to underwriting.
 - If subject location has had a water loss within the past 3 years which was a result of a plumbing system failure, an inspection by a licensed plumbing contractor confirming the plumbing system is in good condition with no leaks and has no interior water supply lines made of lead is required

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 member who have ever been canceled or non-renewed for material misrepresentation, insurance fraud, other underwriting reasons, or been convicted of a felony
- 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, 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. Any dwelling deeded to a trust requires Endorsement BHO 99.209 – Residence Held in Trust. A trust may not be listed as a named insured or as an additional insured
- 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 in the course of construction
- 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

Major Mechanical Systems (continued)

- 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
- Heating must be central heat
- Properties with any “knob and tube” or aluminum branch wiring in use or less than 150-amp electrical service. 100-amp electrical service is allowed for homes less than 2000 square feet
- Dwellings with electrical system that does not meet current building code including but not limited to Zinsco, Zinsco-Sylvania, Stab-Lok, Challenger and Federal Pacific breaker boxes
- Dwellings with steel, galvanized, or polybutylene; or PEX (prior to 2006) plumbing

Roof:

- Dwellings with unapproved roof type including, but not limited to, flat roofs (less than 1/12 pitch), sod roofs, wood shake roofs, rolled tar paper, asbestos shingles and tar and gravel
- Dwellings with more than 2 layers of composition shingles
- Roofs with less than 5 years of useful life remaining, regardless of age
- Dwellings with composition shingled roofs 15 years and older without prior approval. Architectural shingle roofs must be less than 20 years old.

Location:

- Properties located in Protection Class 10
- Properties located on more than 10 acres
- Properties located on 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
- Dwelling located on or adjacent to commercial property

Liability Exposures -- risks having excessive or unusual liability exposure, including but not limited to:

- Empty in-ground swimming pools or unkempt swimming pools (in ground or above ground) and spas
- Swimming pools, spa, hot tub, or similar structures that are not permanently and completely fenced, walled, or screened with a self-latching gate
- Properties with home day care exposure

Loss History:

- Risks having any fire damage claims, excluding acts of god, or personal liability claims
- More than 2 losses in the past 5 years or more than 1 loss in the past 3 years
- More than 1 water loss, more than 1 wind/hail loss or more than 1 theft loss in the past 5 years
- 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

Contact First Community Insurance Company

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|---|---|--|
| <p>Claims 800.765.9700 Fax: 877.541.4084</p> <p>Customer Service/Underwriting 800.627.0000 extension 4703 Fax: 888.866.0378 Email: homeowners@bankersinsurance.com</p> <p>Sales and Marketing 800.627.0000 extension 4900 Fax: 800.809.2542 Email: buimarketing@bankersinsurance.com</p> | <p>Home Office Physical/Overnight Address 11101 Roosevelt Blvd N St. Petersburg, FL 33716 800.627.0000</p> <p>Mailing Address PO Box 33060 St. Petersburg, FL 33733-8060</p> <p>Payment Address PO Box 33002 St. Petersburg, FL 33733-8004</p> | <p>Territory Managers</p> <p>Steve Domonkos, <i>South Texas</i> Cell: 713.213.2744 Email: Steve.Domonkos@bankersinsurance.com</p> <p>Tami Olson, <i>North Texas</i> Cell: 214.641.9434 Email: Tami.Olson@bankersinsurance.com</p> |
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