



AGENTS BINDING AUTHORITY & AVAILABLE LIMITS

	Homeowners (HO-3)	Renters (HO-4)	Condo (HO-6)
Age of Home/Condo ¹	0-75 Years		0-40 Years
Dwelling Limit	Inland \$150K - \$1MM ¹ Coastal \$150 K - \$1MM ²	N/A	\$25K to \$600K Combined Coverage A & C
Other Structures	10% to 30% of Coverage A	N/A	N/A
Personal Property	20% to 70% of Coverage A	\$25K to \$175K	\$25K to \$600K Coverage A & C Combined
Personal Liability	\$100K to \$500K	\$100K to \$500K	\$100K to \$500K
Personal Injury	\$100K to \$500K	\$100K to \$500K	\$100K to \$500K
Medical Payments	\$1K to \$5K	\$1K to \$5K	\$1K to \$5K
Loss of Use	20% to 30% of Coverage A	20% to 30% of Coverage C	40% to 50% of Coverage C
Prior Losses in last 5 years	See Below ³	See Below ³	See Below ³
Protection Class	1 to 9	1 to 9	1 to 9

¹ Homes may be subject to an inspection

² Coverage A over \$750,000 submit for approval

³ 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

HO 04 10: Additional Interests – Residence Premises	HO 04 90: Personal Property Replacement Cost Loss Settlement
HO 04 12: Increased Limits on Business Property	HO 32 20: Specified Additional Amount of Insurance for Coverage A
HO 04 16: Premises Alarm or Fire Protection System	HO 32 34: Unit-Owners Coverage A Special Coverage
HO 04 35: Loss Assessment Coverage	HO 32 35: Unit-Owners Special Personal Property Coverage
HO 04 36: Loss Assessment for Earthquake	HO 32 37: Special Computer Coverage
HO 04 41: Additional Insured – Residence Premises	HO 32 82: Personal Injury
HO 04 51: Credit Card, Electronic Fund Transfer Card, Forgery Coverage	HO 32 88: Coverage C Increased Special Limits of Liability
HO 04 54: Earthquake	HO 32 89: Coverage C Increased Special Limits of Liability
HO 04 58: Other Members of Your Household	HO 32 94: Absolute Wind and Hail Exclusion
HO 04 61: Scheduled Personal Property	HO 32 95: Special Personal Property Coverage
HO 04 77: Ordinance or Law Increased Amounts of Coverage	HO 32 34: Unit-Owners Coverage A Special Coverage
HO 04 81: Water Back Up and Sump Discharge or Overflow	BHO 32.015: Consent to Rate

Payment Plan Options

• Full Payment: Total annual premium due at inception of policy. Mortgage Billed policies within 25 days of the inception date.

• 2 Pay Plan: 50% of total premium due at policy inception. Remaining 50% of total premium due 150 days after policy inception.

• 4 Pay Plan: 25% of total premium due at policy inception. 75% of total premium due in 3 equal installments at 60, 150 and 240 day intervals. Subject to a service charge.

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, American Express and Diners Club) payments can also be accepted and can be processed online via www.bankersinsurance.com

Available Credits/Discounts

- Hip Roof Discount
- Mature Homeowner Discount
- Multiple Policy Discount
- New Purchase Discount
- Preferred Builder Discount
- Renovation Discounts
- Secured Community/Building Discount

- Protective Devices Credits
- Wind Loss Mitigation Credits
- Prior Insurance Discount
- Primary Residence Discount
- Agency Transfer Discount
- Water Leak Detection Discount

Submission Requirements

Supporting Documentation (if applicable)

Signed and Dated application including Wind Hail Exclusion if applicable, IBHS Fortified...for Safer Living certificate, Dec pages for companion policy, Proof of closing, Central reporting alarm certificate (mandatory if seasonal/secondary residence not in gated community), Renovation proof (receipts, building permit, or other supporting documentation), Prior Homeowner Dec page, Seasonal/Secondary Professional Management firm or name address and phone number of friend or neighbor who lives within 50 miles of the property. Central reporting alarm certificate (mandatory if Seasonal/Secondary Residence not in a gated community).

North Carolina Quick Reference Guide | Homeowners Program

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 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 2002 or newer. Can be submitted unbound to underwriting if older than 2002
- 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, tornado 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 years 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. 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, PEX (older than 2006), or polybutylene 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 are not eligible
- 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 10 acres 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 the Beach Area (Territories 7 and 8) may be eligible for wind coverage
- 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 completely fenced, walled, or screened with a self-latching gate
- Swimming pools with diving boards and/or slides
- Trampolines; or skateboard, bicycle, or similar stunt ramps
- Vicious or exotic animals or any animals with a history of aggression, attacks or biting
- Any type of following breeds or any mix thereof: Akita, Chow, Doberman Pinscher, Great Dane, German Shepherd, Husky (Siberian Husky, husky type), Alaskan Malamute, Pit Bull, Staffordshire Terrier, American Bulldog, Rottweiler, Presa Canario, Cane Corso, wolf or wolf breed, coyotes, wild dogs, guard or attack dogs
- Non-domestic animals, livestock, or saddle animals
- Properties with home day care exposures

Loss History:

- More than one loss in last five years, other than “Acts of God”
- Any Liability, Fire, Sinkhole or Non-Weather Water Loss for Insured
- Any Open Claims

Contact

Claims
727.308.0496
Fax: 877.541.4084

Customer Service/Underwriting
727.308.1932
Fax: 888.866.0378
Email: homeowners@bankersinsurance.com

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Physical / Overnight Address
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