



**AGENTS BINDING AUTHORITY & AVAILABLE LIMITS**

	Homeowners (HO-3)	Renters (HO-4)	Condo (HO-6)
Age of Home <sup>1</sup>	0-75 Years	0-75 Years	0-40 Years
Dwelling Limit	Inland \$150K-\$1mm <sup>1</sup> Coastal \$150K-\$1mm <sup>2</sup>	N/A	Min - \$25K
Other Structures	2% to 40% of Coverage A	N/A	N/A
Personal Property	0% to 75% of Coverage A	\$25K to \$175K	\$25K-\$600K Coverage A & C Combined
Personal Liability	\$100K, \$200K, \$300K & \$500K	\$100K, \$200K, \$300K & \$500K	\$100K, \$200K, \$300K & \$500K
Personal Injury	\$100K, \$200K, \$300K & \$500K	\$100K, \$200K, \$300K & \$500K	\$100K, \$200K, \$300K & \$500K
Medical Payments	\$1K to \$5K	\$1K to \$5K	\$1K to \$5K
Loss of Use	10% to 30% of Coverage A	20% of Coverage C	40% of Coverage C
Prior Losses in last 5 years	See Below <sup>3</sup>	See Below <sup>3</sup>	See Below <sup>3</sup>
Protection Class	1 to 9	1 to 9	1 to 9

<sup>1</sup> All Homes 15 years of age or older require 4-point inspection (HO 00 03 only)

<sup>2</sup> Coverage A over \$750,000 submit for approval

<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**

HO 04 10: Additional Interests	HO 17 32: Unit Owners Coverage A - Special Coverage	BHO 99.159: Special Personal Property Coverage
HO 04 12: Business Property Increased Limits	HO 17 33: Unit Owners - Rental to Others	BHO 99.197: Additional Insured
HO 04 16: Premises Alarm or Fire Protection	BHO 39.726: Limited Animal Liability Endorsement	BHO 99.210: Identity Fraud Expense Coverage
HO 04 36: Loss Assessment for Earthquake	BHO 39.278: Calendar Year Named Storm Deductible Percentage	BHO 99.212: Lock Replacement Coverage
HO 04 42: Permitted Incidental Occupancies	BHO 39.279: Calendar Year Named Storm Deductible Fixed Dollar	BHO 99.213: Scheduled Personal Property
HO 04 54: Earthquake	BHO 39.280: Wind, Hail, Tornado and Tropical Storm Exclusion	BHO 99.273: Value Package
HO 04 58: Other Members of Your Household	BHO 39.298: Limited Hurricane Coverage for Pool Cages, Screen Enclosures & Carports	BHO 99.274: Value Plus Package
HO 04 58: Assisted Living Care Coverage	BHO 99.033: Golf Cart Coverage	BHO 99.275: Windstorm Protective Devices
HO 04 77: Ordinance or Law Increased Coverage	BHO 99.129: Personal Property Deletion	BHO 99.276: Personal Injury
HO 04 90: Personal Property Replacement Cost Loss Settlement	BHO 99.152: Water Back Up and Sump Discharge or Overflow	BHO 99.281: Loss Assessment Coverage
HO 05 27: Additional Insured Student Away From Home	BHO 99.156: Home Computer Coverage	BHO 99.290: Coverage C Increased Special Limits of Liability
HO 05 67: Specified Additional Amount of Insurance for Coverage A	BHO 99.157: Seasonal Dwelling	BHO 39.729: Service Line Coverage

**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 75 days after policy inception. 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 60, 150 and 240-day intervals.

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 [bankersinsurance.com](http://bankersinsurance.com)

**Available Discounts**

- IBHS Fortified...For Safer Living
- Renovations
- New Home Buyer
- Mature Homeowner
- Multiple Policy
- Preferred Partner
- Preferred Builders
- Protective Devices
- Wind Loss Mitigation

**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. Water supply must be shut off if property is unoccupied 30 days or more. Must have minimum All Other Perils. Deductible of \$1,000.

**Endorsement Packages  
Protect 360 and Protect 360 Plus**

Protect 360 and Protect 360 Plus Packages include increased limits to the following coverages:

- Increased Special Limits of Liability
- Increased Coverage C
- Increased Coverage A
- Fire Dept. Service Charge
- Loss Assessment
- Increased Credit Card
- Business Property
- Equipment Breakdown
- Identity Fraud Expense
- Home Computer
- Lock Replacement
- Personal Property Replacement Cost
- Refrigerated Property
- Service Line Coverage
- Special Personal Property
- Water Back-Up

## South 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 member 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. 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
- Hot water heater must be less than 15 years old unless located in the garage or in the attic above the garage.

Major Mechanical Systems (Must be updated within the last 20 years by a licensed company unless stated differently below):

- Heating and cooling systems must be permanently installed
- Hot water heater must be less than 15 year’s old
- Properties with any “knob and tube” or aluminum branch wiring in use or less than 150 amp electrical service
- Dwellings with electrical system that doesn’t 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 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
- 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 within the Windpool Tier 1 may be eligible for wind and x-wind
- 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:

- 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

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

Claims  
727.308.0496  
Fax: 877.541.4084

Customer Service/Underwriting  
727.308.1932  
Fax: 888.866.0378  
Email: homeowners@bankersinsurance.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 Manager  
Debbie Galloway  
Cell: 803.280.6051  
Email: Debbie.Galloway@bankersinsurance.com

Business Development Manager  
Tiffanie Stanton  
Phone: 727.344.9290  
Email: Tiffanie.Stanton@bankersinsurance.com