



AGENTS BINDING AUTHORITY, AVAILABLE LIMITS

	Renters (HO-4)	Condo (HO-6)
Age of Home ¹	0 - 75 Years	0 - 40 Years
Dwelling Limit	N/A	\$25K to \$575K
Other Structures	N/A	N/A
Personal Property	\$25K to \$175K	\$25K-\$600K / Coverage A & C Combined
Personal Liability	\$100K, \$200K, \$300K & \$500K	\$100K, \$200K, \$300K & \$500K
Personal Injury	\$100K, \$200K, \$300K & \$500K	\$100K, \$200K, \$300K & \$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 ²	See Below ²
Protection Class	1 to 9	1 to 9

¹ Homes may be subject to an inspection

² 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

*Midterm Coverage Endorsements may require Underwriter Approval

BHO 99 210: Identity Fraud Expense Coverage	BHO 99 197: Additional Insured	BHO 99 157: Seasonal Dwelling
BHO 99 033: Golf Cart Coverage	BHO 99 193: Jade Value Package	BHO 17 004: Personal Injury
BHO 99 156: Home Computer Coverage	BHO 99 213: Scheduled Personal Property	BHO 17 010: Windstorm Protective Devices
BHO 99 281: Loss Assessment Coverage	BHO 99 195: Jade Package	BHO 99 212: Lock Replacement
BSIC 17 009: Refrigerated Property Coverage	BSIC 17 023: Hail Percentage Deductible	BHO 99 209: Residence Held in Trust
HO 17 014: Coverage C Increased Special Limits	HO 04 12: Business Property Increased Limits	HO 04 10: Additional Interests
HO 04 58: Other Members of Your Household	BSIC 70 001: Dog Limited Liability Endorsement	BSIC 99 268: Limited Water Damage Coverage
HO 17 32: Unit Owners Coverage A Special Coverage	BHO 99 152: Water Back Up and Sump Discharge or Overflow	BHO 99 500: Equipment Breakdown Enhancement
BHO 99 132 or 134: Limited Fungi, Wet or Dry Rot or Bacteria	HO 04 16: Premises Alarm or Fire Protection System	HO 04 90: Personal Property Replacement Cost Loss Settlement
BSIC 17 011: Wind, Hail, Tornado and Tropical Storm Exclusion	BSIC 17 013: Calendar Year Named Storm Deductible. Fixed Dollar	BSIC 17 505: Calendar Year Named Storm Deductible Percentage

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**

Available Discounts

- New Home Buyer
- Protective Devices
- Retirement Community
- Wind Mitigation
- Mature Homeowner
- Multiple Policy
- Whole House Generator
- Advanced Quote
- Personal Status
- Preferred Builders
- Renovations
- Secured Community/Building

Coverage	Jade Value Package	Jade Value Plus Package
Money	\$500	\$1,000
Securities	\$2,500	\$5,000
Jewelry	\$2,500	\$5,000
Firearms	\$3,000	\$5,000
Silverware	\$3,000	\$5,000
Fire Department Service Charge	\$1,000	\$1,000
Increased Credit Card	\$2,500	\$5,000
Home Computer	\$5,000	\$10,000
Identity Fraud Expense	\$15,000	\$15,000
Lock Replacement	\$500	\$500
Water Back-Up	\$5,000	\$20,000
Dog Liability	N/A	\$25,000

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, 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 deed 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 risk 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 occupied more than nine (9) 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 ft not completely enclosed with a material; such as block, brick siding or lattice
- Properties built with open foundations with or without crawl space 6 ft 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, Sinkhole or Non-Weather Water Loss for the Insured
- Any open claims

Deductibles:

- Deductibles cannot be changed midterm

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 service. 100-amp service is allowed for homes less than 2,000 sq ft
- Dwellings with electrical system that does not meet current building code including, but not limited to Zinsco, Zinsco- Sylvania, Sylvania, Stab-Lok, Challenger or Federal Pacific breaker boxes
- 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 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 unkept 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 exposures

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 Bankers Insurance Group

Claims
727.308.0496
Fax: 877.541.4084

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

Sales and Marketing
727.308.2079
Fax: 800.809.2542
Email: bankersmarketing@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 Managers
David Bulloch
Phone: 985.630.3362
Email: David.Bulloch@bankersinsurance.com

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