



AGENTS BINDING AUTHORITY & AVAILABLE LIMITS

Homeowners (HO3)	
Age of Home ¹	0-100 Years ²
Dwelling Limit	\$150,000 to \$5,000,000 ³
Other Structures	2%, 10%, 15%, 20%
Personal Property	0% to 70% in 5% increments
Personal Liability/ Medical Payments to Others	\$100,000 / \$1,000 \$100,000 / \$5,000 \$300,000 / \$5,000 \$500,000 / \$5,000
Additional Living Expense	10% to 20% of Coverage A
Prior Losses in last 5 years	See Below ⁴
Protection Class	1 through 8

Payment Plan Options
Full Payment: Total annual premium including all fees due by the effective date of the policy. No installment fees.
Two-Pay Plan: Down payment of 50% of policy premium plus all fees due by the effective date of the policy. One installment of the remaining 50% due on the 180th day of the policy. \$3 installment fee applies.
Four-Pay Plan: Down payment of 25% of the policy premium plus all fees due by the effective date of the policy. Three installments of 25% of the policy premium due in 90 day intervals. \$3 installment fee for each installment payment.
Monthly Pay Plan: Down payment of 10% of the policy premium plus all fees due by the effective date of the policy. Eleven equal payments due at 30 day intervals. \$1 installment fee for each installment payment.

¹ Homes may be subject to an inspection
² Homes older than 100 years can be submitted unbound for prior approval
³ Coverage A over \$500,000 submit for approval
⁴ 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)

Discounts

Advance Quote - A discount based on the number of days between the quote date and the policy effective date.	Preferred Builder - Homes 5 years and newer built by established builders recognized by FCIC are eligible for a discount.
Insurance Tier - A discount or surcharge based on the first named insured's insurance score, prior liability limit and number of prior claims.	Protective Devices - Discounts apply to homes protected against fire and theft including burglar alarms, fire alarms, sprinklers and certain smart home security systems.
Insured Paid in Full - A discount is applied to policies which are paid in full by the insured.	Secured Community - A discount applies to homes located in a secured community (24 hour manned security or passkey required).
Military Service - A discount will apply if the insured or spouse is or was an active member of the military.	Water Leak Detection - A discount applies to homes protected by a device that detects water leaks.
Multi-Policy - A discount will apply if the policyholder has another commercial, flood or warranty policy written through one of Bankers Insurance Group companies.	Whole House Generator - A discount applies to homes equipped with a whole-house standby generator with an automatic transfer switch.
New Home Buyer - A discount will apply if the insured is obtaining the policy to coincide with the purchase of a home which will be their primary residence.	Wind Mitigation - A discount applies to homes that are built to recognize roof and opening protection standards.
Personal Status - A discount or surcharge will apply to the policy based on the age of the insured and marital status.	Roof Age Discount - Discount applies to homes 11 years or older with a full roof replacement in the last 10 years.

Endorsements

*Midterm Coverage Endorsements may require Underwriter Approval

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. Refer to Rule 502 in the Rule Manual.	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. Refer to Rule 519 in the Rule Manual.
Personal Property Replacement Cost Coverage - Provides contents coverage at full replacement cost. Refer to Rule 504 in the Rule Manual.	Additional Replacement Cost for Coverage A - 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 25% or 50% of Coverage A. Refer to Rule 501 in the Rule Manual.
Limited 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; limits of liability are \$5,000; \$10,000; \$15,000 and \$20,000. Refer to Rule 513 in the Rule Manual.	Personal Property Increased Special Limits of Liability - Provides additional limits of liability for select items, refer to Rule 503 in the Rule Manual.
Animal Liability - Provides Liability and Medical Payments for animals not specifically excluded; available limits are 50,000/5,000; 100,000/5,000 and 300,000/5,000; refer to Rule 520 in the Rule Manual.	Special Personal Property - Provides additional perils coverage for Coverage C, refer to Rule 505 in the Rule Manual.
Package Endorsements - Two levels of packages are available, Protect 360 and Protect 360 Plus which combine popular endorsements into a package for a reduced cost. Refer to Rule 517 in the Rule Manual.	Earthquake - Provides coverage against a loss resulting from the peril of earthquake, refer to Rule 506 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. Refer to Rule 522 in the Rule Manual.	Earthquake Loss Assessment - Provides coverage for loss assessment resulting from loss by earthquake. Refer to Rule 507 in the Rule Manual.
Equipment Breakdown - Provides coverage for equipment breakdown as a covered peril; limit of liability is \$100,000. Refer to Rule 508 in the Rule Manual.	Golf Cart Physical Loss Damage and Liability - Provides coverage for losses arising from the ownership and operation of a golf cart, refer to Rule 509 in the Rule Manual.

Seasonal / Secondary Requirements

- The Dwelling must be overseen on a regular basis by either the insured, professional management firm, 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
- Water Supply must be shut off if property is unoccupied 60 days or more.
- Must have minimum All Other Perils Deductible of \$1,000.

South Carolina Quick Reference Guide | Pristine 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. 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
- Fraternity or Sorority type homes

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 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 without quick release option
- 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 without central heat

Deductibles:

- Deductibles cannot be changed midterm

Major Mechanical Systems (continued)

- Hot water heater must be less than 15 year's old unless in garage or in attic above garage.
- 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)
- Electric panels that contain double taps or fuses

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 8B, 9 and 10
- Properties located on more than 10 acres, without prior approval
- 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 (4 ft), 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)

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