

Homeowners HO3 Quick Reference Guide

Please Note: Monroe, Dade, Broward, and Palm Beach Counties operate on unique territory requirements.

| Agent Binding Authority and Available Limits Form HO 3 | |
|--|---|
| Age of Home | 0 – 40 years; see roof requirements below. 40-50 may be written with either Limited Water Damage coverage or the Water Damage Exclusion. 50+ not eligible for water coverage. |
| Dwelling Coverage Limits | \$125,000 minimum in all counties. High Value Homes; \$750,000 to \$1 million must submit to underwriting for approval. |
| Other Structures Limits | 2% to 70% of Coverage A. |
| Personal Property Limits | 25% to 75% of Coverage A. May be excluded with HPC CE 07 12. |
| Loss of Use Limits | 10% of Coverage A. |
| Personal Liability Limits | \$100,000; \$200,000; \$300,000 or \$500,000 |
| Medical Payments Limits | \$1000; \$2500 or \$5000 |
| Scheduled Personal Property Limits | Appraisals or bills of sale including photo less than 3 years old for items worth \$2,500 or more. Schedules over \$35,000 or individual items over \$10,000 require Underwriting approval prior to binding and require a Central Station Alarm. |
| Deductible Options | All Other Perils: \$500, \$1000, \$2500, \$5000 Hurricane: \$500, \$2%, 5%, 10% |
| Protection Class | Homes located in Protection Class 9 must be located on well-maintained roads accessible year-round; visible to neighbors or street; up to 20 years old; in better than average condition; no prior losses. If not a primary residence occupied year-round, a central station burglar and fire alarm is required. |
| Claims History | No previous liability loss (whether or not paid by insurance) at this or another location. Any property loss (whether or not paid by insurance) in the past 3 years at this or any other location other than one water, fire or theft loss in the past 3 years provided the amount of the loss is less than \$10,000. |
| Roof Requirements | |
| 15 years old or newer if composition shingle; 30 years old or newer if metal; 40 years old or newer if tile. Partial flat roofs under 20% are acceptable if roof is in good condition and has been replaced in last 15 years. Flat roofs over 20% are not eligible. | |
| 4 Point Inspection Requirements | |
| 41-60 Years Old | |
| Prior to binding an acceptable 4 point inspection (including color photos) is required showing all systems have been updated as described below and are in good working condition. <i>Please complete quote and application prior to contacting underwriting for review.</i> | |
| HVAC | |
| 15 years old or newer | |
| Electrical | |
| New service panel within the last 15 years, or certification by a licensed electrician that existing service panel has been updated and is in good working condition, free of defects, and capable of handling the home's electrical load demands; minimum of 100 amp service required (200 amp preferred). Knob & tube wiring, aluminum wiring, and fuses unacceptable. Zinsco, Sylvania, Challenger or Federal Pacific electrical panels are not allowed. Aluminum service line from the street up to the house is acceptable. | |
| Plumbing | |
| Homes 41-50 years old - Water Damage Exclusion applies unless all plumbing has been updated from the walls out in the last 15 years, in which case Limited Water Damage coverage is available. Water heater must be 15 years old or newer to qualify for limited water damage. Homes 51-60 years old - Water Damage Exclusion applies and no buy-back is allowed. | |
| 61 Years and Older | |
| Not Eligible | |
| Replacement Cost Estimator | |
| Heritage Insurance uses the ISO 360Value Replacement Cost Estimator tool and makes it available to our agents on our website. We do not accept other companies' replacement cost estimators – use of the ISO 360 estimator in our system is required. The Heritage ISO 360 calculator tab can be found at www.heritagepci.net . A new or updated RCE is required when new business is written. | |
| Available Credits | |
| Secured Community/Building Credit (Primary Residence Only) | Senior/Retiree Discount (Any named insured has reached 55) |
| Protective Devices (Fire, Burglar, Sprinkler) | Age of Dwelling |
| Payment Options | |
| FULL PAY: 100% of the total policy premium. (Mortgage companies are eligible for full pay only.) | |
| SEMI-ANNUAL PAYMENT PLAN: 60% down plus \$3 installment fee and a \$10 one time service fee. 40% plus \$3 installment fee due on the 180th day. | |
| QUARTERLY PAYMENT PLAN: 40% down plus \$3 installment fee and a \$10 one time service fee. 20% plus \$3 installment fee due on the | |
| Visa, MasterCard, American Express and Discover payments are accepted for insured full pay or payment plan options. | |
| Agents may apply c/c payments online by clicking on the payment tab at the bottom of the policy page. | |



Homeowners HO3 Quick Reference Guide

Submission Requirements

Risks with no proof of prior insurance or a lapse in coverage of over 30 days will be written with a 10% surcharge. Risks with 90+ days of lapse must be reviewed by underwriting. Agent must obtain a statement of no loss for any lapse in coverage.
 Keep copy of prior insurance or closing documents in your files.
 Trusts-(Revocable Living Trust only) risk must be written under the beneficiary, grantor or trustee's name with the Trust as additional insured. Land Trusts, LLC, or Corporations are not acceptable.
 WLM Form with color pictures must be submitted to company once it is bound using the online document upload feature.
 When purchasing the Dog Liability coverage agent must complete a Dog Liability Application found under the Forms Tab in the Main Menu.
 Frame construction applies when the exterior walls of frame construction (including gables) exceed 33 1/3% of total exterior wall area.
 Prior Bankruptcies in the past 5 years or closings on a Foreclosed home must be submitted to underwriting for approval prior to binding.

Ineligible Risks - Please refer to manual for complete list.

Porches or decks more than 2 ft. off the ground or with 3 or more steps without proper handrails.
 Homes with open foundations. Crawl space is acceptable as long as it is properly enclosed. Lattice is not acceptable.
 Factory fabricated, transportable housing units built on a chassis (mobile or manufactured homes).
 Properties located entirely over water.
 Risks with any prior or current Sinkhole activity whether or not it results in a loss to the dwelling.
 Homes of unconventional construction including but not limited to Log Homes, EIFS, or synthetic Stucco.
 Homes with wood shingled roofs.
 Homes without permanently installed heat source or with wood burning stoves, space heater or fireplaces as primary source of heat.
 Properties in a state of disrepair or properties with existing damage.
 Risks with Knob & Tube electrical wiring, or aluminum electrical wiring, or fuses.
 Risks with rental exposure. Note: A duplex, wherein one side is owner-occupied and the other side is rented is acceptable.
 Risks insured for less than 100% replacement cost.
 Risks with a replacement value &/or Coverage A limit that is below our minimum.
 Homes used for any purpose other than residential.
 Vacant or unoccupied homes.
 Swimming pools that are not protected by a locking chain-link or privacy fence at least 4' high or screened enclosure. No split rail fences.
 Spas that are not covered and locked.
 Risks with a previous liability loss (whether or not paid by insurance) in the past 3 years at this or any other location.
 Risks with vicious or exotic animals. Vicious animal is defined as any animal, regardless of breed, that has a negative history including, but not limited to, biting, snapping, or causing or attempting to cause injury to an individual or other animal. (Saddle animals are permitted when there is no business use.)
 The following breeds are not eligible: Akita, American Bulldog, Beauceron, Caucasian Mountain Dog, Chow, Doberman-Pincher, German Shepherd, Great Dane, Keeshond, Pit Bull, Presa Canario, Rottweiler, Staffordshire Terrier, Wolf &/or Wolf Hybrids, or any mix of these breeds.
 Must be owner occupied as primary or secondary/seasonal. A dwelling unoccupied for more than 3 months per one year period must be located in a "secured area" (limited access with locked gates or guards) or the dwelling has a functioning central station fire alarm and central station burglar alarm.
 Home Day Care without evidence of commercial liability coverage and a copy of the State or County Home Day Care license provided each year.
 Roof must be in good condition. Composition shingle roofs must have been replaced within 15 years, metal 30 and tile 40.
 Homes with entire flat roofs. If partial roof is flat, only 20% of original roof is acceptable.
 Each townhouse/row house unit must be separated by parapet walls or adequate masonry firewalls. There may be a maximum of 8 units per building.
 Risks with unusual or excessive liability exposure (trampolines, skateboard/bicycle ramps, swimmingpool slides or diving boards and ATVs) are not acceptable for coverage. Bodily injury and property damage liability are excluded for injuries or damage resulting from their use.

Contact Info

| Payments | Phone | For all Voluntary Program questions please use the below emails: |
|--|---|--|
| Heritage Insurance - c/o The Bank of Tampa PO Box 22007 Tampa, FL 33622-2007 OVERNIGHT ONLY Heritage Insurance - c/o The Bank of Tampa Remittance Dept. 4503 Woodland Corp. Blvd. Ste. 100 Tampa, FL 33614 | Customer Service & Underwriting 855-620-9978 Claims 855-415-7120 | For all types of endorsements: Please use the online document upload feature or southfl@heritagepci.com northfl@heritagepci.com centraleast@heritagepci.com centralwest@heritagepci.com endorsements@heritagepci.com |