

Florida Advantage Unit-Owners Policy Program Manual

TABLE OF CONTENTS

RULE #		PAGE #
SECTION I	**ELIGIBILITY – UNDERWRITING**	**1-1**
101	Ineligible Risks	**1-1**
102	Occupancy / Use	**1-1**
103	Reserved for Future Use	**1-2**
104	Unusual or Excessive Liability Exposures	**1-2**
SECTION II	**BINDING AUTHORITY**	**2-1**
201	General	**2-1**
202	Proof of Prior Insurance	**2-1**
203	Binding Suspension Due to Catastrophes	**2-1**
204	Previous Cancellations / Non-Renewals	**2-1**
205	Binding Authority Limits	**2-1**
206	Inspections	**2-2**
SECTION III	**GENERAL RULES**	**3-1**
301	Policy Term	**3-1**
302	Renewal Plan	**3-1**
303	Cancellation / Reductions in Limits of Liability / Coverage	**3-1**
304	Multiple Company Insurance	**3-1**
305	Transfer or Assignment	**3-1**
306	Single Building Definition	**3-1**
307	Protection Class Information	**3-1**
308	Construction Definitions	**3-2**
309	Mandatory Endorsements	**3-2**
310	Waiver of Premium	**3-3**
311	Premium Rounding	**3-3**
SECTION IV	**PREMIUM CALCULATION**	**4-1**
401	General	**4-1**
402	Amount of Insurance	**4-1**
403	Age of Dwelling	**4-1**
404	Total Renovations	**4-2**
405	Protection Class / Construction Factors	**4-2**
406	Building Code Effectiveness Grading	**4-2**
407	Premium Factors – Non Hurricane Base Rate	**4-3**
408	Premium Factors – Hurricane Base Rate	**4-4**
409	Loss Mitigation Credit	**4-5**
SECTION V	**COVERAGE OPTIONS**	**5-1**
501	Deductibles	**5-1**
502	Windstorm or Hail Exclusion	**5-1**
503	Reserved For Future Use	**5-1**
504	Hurricane Limited – Screened Enclosures and Carports Coverage	**5-2**
505	Increased Section II Liability / Medical Payments Limits	**5-2**
506	Personal Injury Coverage	**5-2**
507	Ordinance or Law Coverage	**5-2**
508	Unit Owners Coverage A Special Coverage	**5-3**
509	Personal Property Replacement Cost	**5-3**

510	Unit Owners Coverage C Special Coverage	**5-3**
511	Coverage C – Increased Special Limits	**5-3**
512	Personal Property – Scheduled	**5-4**
513	Loss Assessments Coverage	**5-4**
514	Limited Fungi, Wet or Dry Rot, or Bacteria	**5-4**
515	Water Damage Coverage	**5-5**
516	Home Computer Coverage	**5-6**
517	Sinkhole Coverage	**5-6**
518	Golf Cart Physical Damage and Liability Coverage	**5-6**
519	Dog Liability Coverage	**5-6**
520	Unit Owners Rental to Others	**5-7**
521	Water Back Up and Sump Overflow	**5-7**
522	Additional Insured	**5-7**
523	Additional Interested Party	**5-7**
524	Identity Theft Expense and Resolution Services Coverage	**5-7**
525	Equipment Breakdown Coverage	**5-8**
526	Managed Repair Program	**5-8**
527	Emergency Water Removal Services	**5-8**
SECTION VI	**PAYMENT OPTIONS**	**6-1**
SECTION VII	**TERRITORY BASE RATES**	**7-1**
SECTION VIII	**PREMIUM CALCULATION WORKSHEET**	**8-1**
APPENDIX A	**TERRITORY DEFINITIONS BY CENSUS BLOCK GROUP**	**App A-1**
APPENDIX B	**SINGLE FAMILY HOMES** **WLM CREDITS FOR EXISTING and** **WLM CREDITS FOR NEW CONSTRUCTION**	**App B-1** **App B-2**
APPENDIX C	**COMMERCIAL BUILDINGS / OIR-B1-1700** **EXISTING CONSTRUCTION** **NEW CONSTRUCTION**	**App C-1** **App C-4**

SECTION I – ELIGIBILITY - UNDERWRITING

Rule 101. INELIGIBLE RISKS

A. Condominiums of unconventional construction.
B. Condominiums with wood shingled roofs.
C. Condominiums without permanently installed heat source or with wood burning stoves, space heaters or fireplaces as primary source of heat.
D. Condominiums used for any purpose other than residential.
E. Porches or decks more than 2 feet off the ground or with 3 or more steps leading to them, without properly installed handrails.
F. Properties in a state of disrepair or properties with existing damage.
G. Properties located entirely over water.
H. Ground floor units when located within 1.5 miles of the coast.
I. Risks not protected with smoke detectors.
J. Risks with a previous liability loss (whether or not paid by insurance) in the past 3 years at this or another location.
K. Risks with a previous non weather related property loss (whether or not paid by insurance) in the past 3 years at this or any other location – other than 1 water, fire or theft loss occurring in the past 3 years provided that the amount of loss is less than $10,000.
L. Risks with any prior or current Sinkhole activity on the premises whether or not it results in a loss to the property.
M. Risks with Knob & Tube electrical wiring, aluminum electrical wiring, or fuses. Any property with potentially hazardous electrical conditions (including FPE, Challenger, or Zinsco panels). Properties equipped with electrical service of less than 100 amps.
N. Risks with pure breed and mixed breed Pit Bulls and Wolf Hybrids.
O. 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.
P. Seasonal/Secondary homes in unsecured areas or without functioning central station fire and burglar alarms.
Q. Vacant or unoccupied condominiums.
R. Risks where business is conducted on the residence premises.
S. Spas that are not covered and locked.
T. Swimming pools that are not protected by a locking fence at least 4 feet high or screened enclosure.

Rule 102. OCCUPANCY/USE

A. Primary Owner – Occupied on a primary basis by the owner or by owner's immediate family (no more than 2 families and no roomers or boarders).
B. A seasonal/secondary dwelling is a dwelling that is unoccupied for more than 90 days in any 1-year period and may be written only if:
   1. The risk is located in a "secured area" (limited access due to locked gates or guards); or

2. The risk has an approved functioning central station fire and burglar alarm system. In the absence of restricted access, a copy of the alarm certificate must be provided with the application.
3. Note that the rental exposure is accepted on a monthly or longer basis during the time the insured does not occupy the condominium.
4. Endorsement **HO 17 33** – Unit Owners Rented to Others applies.

C. Seasonal/secondary properties will receive an additional surcharge.

Additional Premium:

(10% x NHR x PC x AOI) + (10% x HUR x Const x YB x AOI)

D. Properties with Home Day Care exposure are eligible for this program with evidence of commercial liability coverage with limits equal to or greater than Manatee's Liability Limits and a copy of the State or County Home Day Care license. These documents must be provided prior to issuance and each year prior to renewal.

Rule 103. RESERVED FOR FUTURE USE

Rule 104. UNUSUAL OR EXCESSIVE LIABILITY EXPOSURES – MIE HO 09 ELE

A. Risks with the following items are acceptable for coverage, however, "bodily injury" and "property damage" liability will be excluded for injuries or damage resulting from their use:
   1. Trampolines;
   2. Skateboard Ramps;
   3. Bicycle Ramps;
   4. Swimming Pool Slides;
   5. Swimming Pool Diving Boards;
   6. Unprotected Swimming Pools;
   7. Unprotected Spas.

B. Endorsement **MIE HO 09 ELE** - Unusual or Excessive Liability Exposure applies and is attached to all policies.

Additional underwriting guidelines apply to specific endorsements or optional coverage and are contained in the Coverage Options section of this manual.

SECTION II – BINDING AUTHORITY

Rule 201. GENERAL

A. The application must be maintained in Agent's office and is subject to audit at the request of the company.
B. Risk must meet the Eligibility/Underwriting guidelines.
C. Risk must fall within our binding authority limits.
D. Risks may be written up to 60 days future effective.

Rule 202. PROOF OF PRIOR INSURANCE

Risks with a lapse in coverage of more than 30 days require Underwriting approval prior to binding and will be subject to a 10% surcharge. The surcharge will remain in effect for one year from the policy effective date to which this surcharge applies. Any lapse, or short term coverage, during the compliance period will cause the mandatory surcharge period to begin anew.

Rule 203. BINDING SUSPENSION DUE TO HURRICANE, TROPICAL STORM, WILDFIRE AND OTHER CATASTROPHES

A. No applications for new business or endorsements for increased coverage may be bound, written or issued when binding is suspended. Exceptions for previously scheduled closings may be submitted to underwriting for binding approval. Agents will be notified by bulletin and via our website when binding has been suspended and when the suspension is lifted.
B. Binding may be suspended for the follow reasons: Tropical Storm, Hurricane, Wildfire and Other Catastrophe.

Rule 204. PREVIOUS CANCELLATIONS / NONRENEWALS

Risks previously cancelled for reasons other than reduction of hurricane exposure must be referred to company before binding.

Rule 205. BINDING AUTHORITY LIMITS

COVERAGE	**HO-6**
A – Dwelling	$35,000 to $200,000**
B – Other Structures	N/A
C – Contents	$15,000 to $200,000**
D – Loss of Use	40% of Coverage **C**
E – Personal Liability	$100,000 to $500,000
F – Medical Payments	$1,000 to $5,000

**Risks exceeding binding limits may be submitted to Underwriting for approval. Please contact the Underwriting Department after you have fully completed an application in our processing system. Additional documentation such as an appraisal may be required. Please allow at least 10 days for the high value underwriting process.

Rule 206. INSPECTIONS

A. An inspection requiring interior and exterior access may be conducted on any property insured by Manatee. Inspection information can verify wind-resistive features, risk characteristics, and/or general eligibility for coverage.

B. Failure to respond to inspection requests or refusal to allow an inspection will result in one of the following:

1. Removal of wind-mitigation credits if the inspection is intended to validate wind-mitigation features. Credits are removed back to the inception date of the credit for existing policies.
2. Cancellation or non-renewal if the inspection is intended to validate eligibility for coverage.

SECTION III – GENERAL RULES

Rule 301. POLICY TERM

The standard policy term is one year and may be extended for successive policy periods by renewal.

Rule 302. RENEWAL PLAN

If the company elects to offer renewal, policy may be renewed by the policyholder by paying the renewal premium prior to the expiration of the current policy. Renewal policy will be issued based on the premiums, forms and endorsements in effect at time of renewal. A new declarations page will be issued.

Rule 303. CANCELLATION, NON RENEWAL OR REDUCTIONS IN LIMITS OF LIABILITY OR COVERAGE

A. Mandatory coverages may not be cancelled unless the entire policy is cancelled.
B. If insurance is increased or reduced, the additional or return premium shall be computed on a pro-rata basis.
C. The insured may cancel the policy at any time for any reason. We will refund any unearned premium pro-rata.
D. One water damage loss or property losses that are a result of an act of God will not be used as a cause for cancellation or non renewal unless the insured has failed to take action reasonably necessary to prevent recurrence of damage to the insured property.

Rule 304. MULTIPLE COMPANY INSURANCE

We will not provide coverage for a dwelling that is also covered by another insurance policy.

Rule 305. TRANSFER OR ASSIGNMENT

No transfers or assignments are permitted. Each insured and/or property will require submission of a new application.

Rule 306. SINGLE BUILDING DEFINITION

A. All buildings or sections of buildings that communicate through unprotected openings shall be considered as a single building. Buildings that are separated by space shall be considered as separate buildings.
B. Buildings or sections of buildings, which are separated by a 6-inch reinforced concrete or 8-inch masonry party wall that pierces or rises to the underside of the roof and pierces or extends to the inner side of the exterior wall, shall be considered a separate building. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

Rule 307. PROTECTION CLASS INFORMATION

A. The Protection Class listings in the Public Protection Classification Manual apply. Use PC 10 for unclassified areas. In a classified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

Miles to Fire Station	Feet to Hydrant	Class
Less than 5	Less than 1,000	First PC
Less than 5	More than 1,000	9
More than 5		10

B. **Protected Subdivision Rule:** A dwelling located in a qualifying restricted subdivision will receive the rating of the responding fire department if ALL OF THE FOLLOWING APPLY:

1. The subdivision is under development with recorded plat and paved roads where dwellings are built by licensed contractors subject to building restrictions as to type and square footage.
2. The subdivision is within 5 miles travel distance of a responding fire department.
3. The condominium is located within 1,000 feet of a fire hydrant, or responding fire department is equipped to transport water or pump water from swimming pools or other sources within 1,000 feet of the home.

Exceptions to the Protection Class listings in the Public Protection Classification Manual will be considered upon review by Underwriting.

Rule 308. CONSTRUCTION DEFINITIONS

A. **Frame** - exterior wall of wood or other combustible construction, including wood-iron clad, stucco on wood or plaster on combustible supports, and aluminum or plastic siding over frame.

B. **Masonry Veneer** - exterior walls of frame construction veneered with more than 75% brick or stone.

C. **Masonry** - exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and floors and roof of combustible construction.

D. **Superior Construction** - exterior walls, floors, and roof constructed of masonry or other non-combustible materials and or Apartment or Condo type III Structures.

Note: Mixed (Masonry/Frame – a combination of both frame and masonry construction shall be classified as Frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of total exterior wall area; otherwise classify as Masonry.

Rule 309. MANDATORY ENDORSEMENTS

A. HO 00 06 – Condominium Unit-Owners 6 Special Form.
B. MIE HO6 IDX – HO 00 03 Policy Index.
C. MIE HO6 09 SP – Special Provisions.
D. HO 04 96 – Home Day Care – Section II Exclusion, Section I Limited.
E. MIE HO 09 DN – Deductible Notification.
F. MIE HO 09 ELE – Unusual or Excessive Liability Exposures.
G. MIE HO 09 FCE – Limited Fungi, Mold, Dry Rot or Bacteria Coverage.
H. MIE 24 – Calendar Year Hurricane Deductible.
I. MIE OLN – Ordinance or Law Coverage Notification Form
J. MIE PRI - Privacy Notice
K. OIR B1 1655 – Notice of Premium Discounts for Hurricane Loss Mitigation
L. OIR B1 1670 – Checklist of Coverage
M. MIE HO6 OC – Outline of Coverage

N. MIE HO6 09 SDE – Secondary/Seasonal Dwelling Endorsement when occupancy is seasonal/secondary.

O. MIE HO 09 FAA – Farming & Agricultural Activities Exclusion

P. MIE HO 09 ORV - Off-Road Recreational Or Service Vehicle Liability Limitation

Q. MIE HO EWR – Emergency Water Removal Services

Rule 310. WAIVER OF PREMIUM

When a policy is first issued or endorsed after the inception date, additional or return premium of less than $5 is waived. However, we will return unearned premium upon request.

Rule 311. PREMIUM ROUNDING

When calculating premium, adjusted base rates and premiums for each optional coverage are rounded to the nearest whole dollar before summing.

SECTION IV – PREMIUM CALCULATION

Rule 401. GENERAL

A. This section provides explanation of how premiums are determined and what adjustments are applied to price each risk. Rates for optional coverages follow premium adjustments.

B. Two base rates apply to each territory: "Hurricane" and "Non Hurricane". Premium adjustments apply to the Hurricane Base Rate (HUR), the Non Hurricane Base Rate (NHR), or both Base Rates.

C. Premium adjustments are calculated by multiplying the factors provided below by the appropriate base rate (HUR, NHR, or both) to calculate adjusted base rates.

D. Coverage Options that result in additional premium are presented beginning on page **5-1.** Additional premiums are presented as a dollar amount, or a percentage of the unadjusted base rates.

Rule 402. AMOUNT OF INSURANCE

A.

Cov. A + C	Factor
$26,000	1.00

B. **Hurricane Rates (HUR)**
The factor for coverage amounts greater than $26,000 is determined by dividing the desired coverage amount by $26,000.

C. **Non Hurricane Rates (NHR)**
The factor for coverage amounts between $26,000 and $250,000 is determined by dividing the desired coverage amount by $26,000.

D. For coverage amounts greater than $250,000, the factor is determined by the formula: 9.615 + [(Coverage A+C Amount - $250,000)*0.80]/$250,000 * 9.615. For example, the factor for $500,000 equals 9.615 + [(500,000-250,000)*.80]/250,000*9.615 or 17.307.

Rule 403. AGE OF DWELLING

Non-Hurricane				Hurricane	
Age	Factor	Age	Factor	Year Built	Factor
0	0.40	26	1.13	2005+Newer*	1.00
1	0.45	27	1.14	2004*	1.00
2	0.52	28	1.15	2003*	1.00
3	0.57	29	1.16	2002*	1.00
4	0.61	30	1.17	2001	0.82
5	0.64	31	1.18	2000	0.82
6	0.68	32	1.19	1999	0.82
7	0.72	33	1.20	1998	0.82
8	0.76	34	1.21	1997	0.82
9	0.82	35	1.22	1996	0.82
10	0.88	36	1.23	1995	0.86
11	0.91	37	1.24	1994	1.00
12	0.94	38	1.26	1993	1.00
13	0.97	39	1.27	1992	1.00
14	1.00	40	1.28	1991	1.00
15	1.01	41	1.29	1990	1.00
16	1.02	42	1.30	1989	1.00
17	1.03	43	1.31	1987-88	1.00
18	1.04	44	1.32	1982-86	1.00

19	1.05	45	1.33	1977-81	1.00
20	1.06	46	1.34	1972-76	1.00
21	1.07	47	1.35	1962-71	1.00
22	1.09	48	1.36	1952-61	1.00
23	1.10	49	1.37	1951 & +	1.00
24	1.11	50	1.38		
25	1.12	51& +	1.38		

Age is determined by subtracting the year in which construction of the residence was completed from the year in which the policy is effective.

*****All condominiums built in 2002 or later receive an additional 68% FBC 2001 new home credit (0.32 factor) on the hurricane premium. New condominiums built in wind speed design zones greater than 110 mph receive a higher discount.

Rule 404. TOTAL RENOVATIONS

If acceptable documentation demonstrates that a residence has been totally* renovated, the year in which the total renovation began may be used as the date of construction. Total renovation will require totally new electrical, plumbing (above the slab), heating and A/C, roof and window systems, and must be verified by a certified inspector based on an on-site inspection.

*Complete documentation should be submitted to Underwriting prior to binding.

Rule 405. PROTECTION CLASS / CONSTRUCTION FACTORS

A. Apply to Hurricane Base Rate (HUR):

Construction	Factor
Frame	1.00
Masonry	0.80
Superior	0.75

B. Apply to Non Hurricane Base Rate (NHR):

Protection Class	Frame	Masonry	Superior
1-6	1.10	1.05	1.00
7	1.50	1.10	1.05
8	1.60	1.15	1.10
9	2.10	1.20	1.20
10	2.75	1.25	1.25

Rule 406. BUILDING CODE EFFECTIVENESS GRADING

A. The Building Code Effectiveness Grading Schedule develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies may be eligible for special rating adjustments subject to the criteria in this section.

B. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to 1 and 2 family dwellings and the other to multiple unit dwellings. The Public Protection Classification Manual will indicate the application of each grade. The Building Code Effectiveness Grades for a community, and their effective dates, are provided in the Public Protection Classification Manual Published by ISO Commercial Risk Services, Inc.

C. Community Grading

1. The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dated in the year of the effective date of the community grading, or later.
2. If a community is regarded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
3. Where certificates of occupancy are not issued, reasonable evidence of year of construction will be accepted.
4. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community applicable at the time the reconstruction is completed will apply.
5. Communities that decline to participate in the BCEGS Program will be identified as not participating and will receive a premium surcharge, unless they qualify for Individual Grading. This surcharge will apply to any building that has an original certificate of occupancy dated in the year of the effective date of the community evaluation that indicates the community as not participating.

D. Individual Grading

1. Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is greater than 1, or the community is not participating in the program, exception rating procedures may apply.
2. Any building may be classified as Grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm and/or hail hazard. This classification is effective only from the date of the certification.

E. Ungraded and Nonparticipating Risks

Buildings that do not meet the criteria above for community or individual grading should be coded as "Ungraded" (99) or "Non-participating" (98). Do not classify as 10.

Grade	Factor	
	HUR	NHR
1	0.88	0.97
2	0.91	0.97
3	0.92	0.97
4	0.94	0.98
5	0.95	0.98
6	0.97	0.98
7	0.98	0.99
8	0.98	0.99
9	0.99	0.99
10	1.00	1.00
Non-Participating (98)	1.01	1.01
Ungraded (99)	1.00	1.00

Rule 407. PREMIUM FACTORS – NON HURRICANE BASE RATE

Product of applicable premium factors in this section is applied to the Non Hurricane Base Rate (NHR).

A. Individual Insurance Financing Scoring – Tiered Rating

1. The credit of the named insured will be reviewed in compliance with section 626.9741, F.S. and Florida Rule 69B-125.004. Credit is evaluated along with prior claim history, condition and

other risk factors.
2. Credit history is ordered, and an Insurance Score is determined on the Named Insured only for all new business policies. Agent must obtain permission from the applicant prior to requesting the credit report.
3. A CLUE report is also ordered, and a property inspection report may be ordered. Two or more claims and/or poor condition of the property may make the risk ineligible.
4. Manatee does not make adverse underwriting decisions due to credit when the Insurance Score cannot be generated for either a No Hit of lack of data. A "No Hit/No Score" qualifies for a discount if there were no prior claims in the past 3 years.
5. Credit history will be run for new business and again at every second renewal. The most recent insurance score will be used to determine tier placement.
6. The Insurance Score and prior claims history are used to determine the rating Tier (see following tables).

TIER CRITERIA TABLE
Tiered rating is utilized to broaden underwriting eligibility and properly match rate to risk. Consumer data gathered from the applicant and third party providers determines tier placement. Criteria used for tier placement include Insurance Score and prior non-catastrophe claims. Noncatastrophe claims will be reviewed at every renewal. Non-catastrophe claims older than three years old will not be counted against the insured tier placement.

Insurance Score Range	**Tier Placement by Prior Claims**		
	0	**1**	**2** or more
876-999	5	8	9
826-875	6	9	10
801-825	7	10	11
776-800	8	11	12
751-775	10	13	14
726-750	11	14	15
701-725	13	17	18
676-700	16	18	20
651-675	17	20	21
626-650	18	21	23
601-625	19	22	24
576-600	21	24	26
551-575	22	25	27
000-550	23	28	29
No Hit / No Score	12	15	16

Tier	**Factor**	**Tier**	**Factor**
5	0.62	**18**	1.18
6	0.65	**19**	1.24
7	0.68	**20**	1.27
8	0.73	**21**	1.35
9	0.76	**22**	1.41
10	0.79	**23**	1.46
11	0.84	**24**	1.53
12	0.89	**25**	1.53
13	0.94	**26**	1.53
14	0.97	**27**	1.53
15	1.03	**28**	1.53
16	1.06	**29**	1.53
17	1.10	**30**	1.53

B. Secured Community/Building Credit - (Secondary/Seasonal residences are not eligible for this discount)

	Factor
Community, building or complex is protected by 24-hour security patrol.	0.90
24-hour manned gates protect all entrances to community, building or complex or passkey gates protect all entrances to the community, building or complex.	0.85

C. Protective Devices

	Factor
Fire alarm reporting to fire or central station	0.90
or Complete condominium sprinkler system	0.85
Complete local burglar alarm (covers all exterior doors and windows)	0.95
Complete burglar alarm reporting to police or central station	0.90

Endorsement **MIE 04 16** – Premises Alarm or Fire Protection System will be attached when credit applies.

D. Miscellaneous Credits/Debits

	Factor
Senior Discount – Any named insured has reached the age of 55	0.90

Rule 408. PREMIUM FACTORS –HURRICANE BASE RATE

A. Windstorm Loss Mitigation Features

1. When a policy covers the peril of Windstorm or Hail, the risk may be eligible for a premium credit up to a maximum of 90%, including BCEG credit, if one or more of the following loss mitigation features or construction techniques exist. Supporting documentation that substantiates the existence of loss mitigation features is required in order to receive the credits.
2. **For condominiums built prior to 2002**, **certification by a registered or licensed design professional is required for the Roof Covering, Roof Deck Attachment and Roof Wall Connection. Sale and/or installation documentation is required for all Opening Protection.**
3. **Existing Construction Credits (Condominiums built prior to 2002)**

   Obtain credit from **Appendix B**. or **Appendix C**. Subtract credit from one to obtain premium factor for Windstorm Loss Mitigation Features.
4. **New Construction Credits (Condominiums built in 2002 or newer)**

   Obtain credit from **Appendix B.** or **Appendix C**. Subtract credit from one to obtain premium factor for Windstorm Loss Mitigation Features.
5. **The Wind Premium Credits apply to all wind premium.** The credits will apply to the entire calculated hurricane premium. Five percent of the non-hurricane premium is for non-hurricane wind coverage.

   Therefore, the Windstorm Premium Credits apply to five percent of the non-hurricane premium. The credit discount factor is calculated as follows:

   0.95 + 0.05 * (1 – Wind Premium Credit)

   Example: If the WPC in the table is 0.60, the factor is 0.95 + .05 * (1-0.60)=0.97

B. Hip Roof

1. If the roof slopes down to meet all walls (like a pyramid), it is considered a Hip Roof. This design has superior ability to withstand high winds and will result in a premium credit.
2. Other factors negate the value of this design. Hip Roof Design Credit is not applicable when the roof has any other roof shape that exceeds 10% of the total perimeter of the roof. Hip Roof must be verified by photographic documentation.

Rule 409. LOSS MITIGATION CREDIT

Insureds that participate in a loss mitigation program, which has been approved by the company, are eligible for a 2.5% premium credit.

To compute the premium credit, multiply a 0.975 factor to the **Non-Hurricane Base Rate (NHR)** and **Hurricane Base Rate (HUR)**.

SECTION V – COVERAGE OPTIONS

Rule 501. DEDUCTIBLES

A. All policies are subject to a deductible that applies to loss from all Section **I** perils. The Hurricane deductible applies on a calendar year basis subject to endorsement form **MIE 24 – Calendar Year Hurricane Deductible.**
In the event of the first windstorm loss caused by a single hurricane occurrence during a calendar year, we will pay only that part of the total of all loss payable under Section **I** – Property Coverages that exceeds the calendar year hurricane deductible. With respect to a windstorm loss caused by the second, and each subsequent, hurricane occurrence during the same calendar year, we will pay only that part of the total of all loss payable under Section **I** –Property Coverages that exceeds the greater of the remaining dollar amount of the calendar year hurricane deductible; or the deductible that applies to fire that is in effect at the time of the loss.

B. **For losses due to Hurricane:**

Factor			
$500	**$1,000**	**$2,500**	**$5,000**
1.00	0.95	0.85	0.70

C. For all perils except hurricane (apply to NHR)

Amount	Factor
$500	1.00
1,000	0.85
2,500	0.80
5,000	0.77

D. Deductibles may be increased at any time during the policy period. Deductibles may only be decreased at the time of renewal.

Rule 502. WINDSTORM OR HAIL EXCLUSION - HO 04 94

The perils of Windstorm and Hail may be excluded in areas where coverage is available from Citizens Property Insurance Corporation. Further, we will require this endorsement in some territories based on capacity. In addition, windstorm coverage can be excluded if all named insureds, mortgagees and other insurable interests complete and sign the Option to Exclude Windstorm Coverage form (**MIE WE**). The original form must be sent to the company and a copy provided to the insured.

When wind and hail are excluded, apply the following premium factors:
HUR: 0.00 **NHR: 0.95**

Rule 503. RESERVED FOR FUTURE USE

Rule 504. HURRICANE LIMITED-SCREENED ENCLOSURES AND CARPORTS COVERAGE – MIE HO 09 WSE

Provides coverage for loss caused by hurricane to aluminum framing for screened enclosures and carports permanently attached to the dwelling on a replacement cost basis. This endorsement does not increase the limit of liability for Coverage **A**. This coverage is available in increments of $5,000 up to a maximum of $75,000.

Definitions:

Class A – Structures are constructed to the standards prescribed within FBC 2010 or later.

Class B – All other.

Coastal – All counties subject to tidal water. Bay, Brevard, Broward, Charlotte, Citrus, Collier, Dixie, Duval, Escambia, Flagler, Gulf, Hernando, Hillsborough, Indian River, Jefferson, Lee, Levy, Manatee, Martin, Miami-Dade, Monroe, Nassau, Okaloosa, Palm Beach, Pasco, Pinellas, Saint Johns, Saint Lucie, Santa Rosa, Sarasota, Taylor, Volusia, Wakulla, Walton.

Inland – All counties not subject to tidal water.

Class A - $20 inland and $40 coastal per $1,000
Class B - $20 inland and $40 coastal per $1,000

Rule 505. INCREASED SECTION II LIABILITY AND MEDICAL PAYMENTS LIMITS

A. All policies provide basic limits of $100,000 per occurrence for Coverage **E**, and $1,000 per person for Coverage **F**.

B. Additional premium for increased limits in Broward, Dade, Indian River, Martin, Palm Beach and St. Lucie:

Coverage E - Liability		Coverage F – Medical Payments to Others	
Limit	**Additional Premium**	**Limit**	**Additional Premium**
$200,000	$20	$2,500	$6
$300,000	$30	$5,000	$10
$500,000	$50		

C. Additional premium for increased limits in all other counties not listed above:

Coverage E - Liability		Coverage F – Medical Payments to Others	
Limit	**Additional Premium**	**Limit**	**Additional Premium**
$200,000	$10	$2,500	$6
$300,000	$15	$5,000	$10
$500,000	$30		

Rule 506. PERSONAL INJURY COVERAGE – HO 24 83

A. Provides liability coverage for personal injury to others for offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, and wrongful eviction or wrongful entry.

B. Additional premium: $15

Rule 507. ORDINANCE OR LAW COVERAGE

A. Provides coverage for increases in cost of reconstruction, repair, or demolition of property that result from local laws or ordinances regulating such. Additional coverage provided by this endorsement is limited to 25% (**MIE HO 09 OL1**) or 50% (**MIE HO 09 OL2**) of the Coverage **A** policy limit. Per 627.701(b), Florida Statute, endorsement **MIE HO 09 OL1** will automatically be provided to any policy issued unless the insured signs a rejection form (**MIE OLN**).

B. Additional Premium: 25% Limit:

(5% of NH Base X Amt of Ins Factor X PC Factor X Age Fac X Non-Hurr Windstorm Adjustment Fac)+
(5% of HUR Base X Amt of Ins Fac X Const Fac X Year Built Fac X Final Windstorm Adjustment Fac)

C. Additional Premium: 50% Limit

(8% of NH Base X Amt of Ins Factor X PC Factor X Age Fac X Non-Hurr Windstorm Adjustment Fac)+
(8% of HUR Base X Amt of Ins Fac X Const Fac X Year Built Fac X Final Windstorm adjustment Fac)

***For Years Built 2002 and newer, the Year Built Factor = .50 in the hurricane calculation. This applies to the calculation of OL, IRC, PPRC and SPPC.**

Rule 508. UNIT-OWNERS COVERAGE A – SPECIAL COVERAGE – HO 17 52

Modifies Loss Settlement from Named to Open Perils Coverage at no additional premium charge.

Rule 509. PERSONAL PROPERTY REPLACEMENT COST COVERAGE – MIE HO 04 90

A. Provides for settlement of losses for contents coverage (Coverage **C**) on a replacement cost basis.

B. Additional Premium:

(30% of NH Base X Amt of Ins Factor X PC Factor X Age Fac X Non-Hurr Windstorm Adjustment Fac)+
(30% of HUR Base X Amt of Ins Fac X Const Fac X Year Built Fac X Final Windstorm adjustment Fac)

Rule 510. UNIT-OWNERS COVERAGE C – SPECIAL COVERAGE – HO 17 51

A. Modifies Loss Settlement from Named to Open Perils for Contents.

B. Additional Premium:

(20% of NH Base X Amt of Ins Factor X PC Factor X Age Fac)+
(20% of HUR Base X Amt of Ins Fac X Const Fac X YB Fac)

Rule 511. COVERAGE C - INCREASED SPECIAL LIMITS OF LIABILITY – HO 04 65

A. The special limits of liability in the policy for jewelry, watches, furs ($1,000) and silverware, goldware, pewterware ($2,500) may be increased as follows:

1. **Jewelry, Watches and Furs:** The special limit of liability of $1,000 may be increased to a maximum of $5,000, but not to exceed $1,000 for any one article. The **additional premium** shall be **$18 for each $1,000** of increased coverage.
2. **Silverware, Goldware and Pewterware:** The special limit of liability of $2,500 may be increased to a maximum of $10,000. The **additional premium** shall be **$6.50 for each $1,000** of increased coverage.

B. This coverage is available for primary occupancy only.

C. Endorsement **HO 04 65** - Coverage C - Increased Special Limits.

Rule 512. PERSONAL PROPERTY SCHEDULED – MIE HO6 09 SPP

A. Additional risks coverage may be purchased for the following classes of property:

Property	Rate per $100
Antiques	.90
Bicycles	9.35
Cameras & Projection Equipment (non professional)	1.52
Coins	1.80
Fire Arts:	
No Breakage	.50
Breakage	1.00
Furs	.40
Golfer's Equipment	1.40
Guns:	
Collectible	1.50
Fired	3.00
Jewelry	2.00
Miscellaneous Personal Property	1.00
Musical Instruments (non professional)	.60
Other Sports Equipment	2.00
Silverware	.45
Stamps	.80

B. <u>Underwriting Guidelines:</u>

1. Appraisals or bills of sale – with photos included – less than 3 years old must accompany single items worth $2,500 or more (copy is acceptable).
2. Schedules which total over $35,000 or include individual items worth more than $10,000 should be submitted for approval prior to binding.
3. This coverage is available for primary owner occupied condominiums only.

Rule 513. LOSS ASSESSMENT COVERAGE (Increased Limits) - HO 04 47

A. Provides increased coverage for assessments relating to the residence premises. The basic policy includes $2,000.

B. Additional Premium:

Limit	Premium
$ 5,000	$15
10,000	$25

Rule 514. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA INCREASED COVERAGE - MIE HO 09 FCE

A. The basic policy includes $10,000 coverage for Fungi (Mold), Wet or Dry Rot, or Bacteria. Coverage can be increased, at renewal as shown below.

B. Additional Premium:

Optional Increased Limit	Premium
$25,000 Each covered loss / $50,000 Policy Aggregate	$60
$50,000 Each covered loss / $50,000 Policy Aggregate	$90

C. Any request for higher limits will be on a NON-BINDING basis. An interior inspection by a licensed mold inspector shall be required to detect the presence of moisture, fungi, mold, wet or dry rot or bacteria within the dwelling. Unacceptable levels or failure to allow the inspection will result in policy cancellation.

Rule 515. WATER DAMAGE COVERAGE

New Business

Homes 40 years old or newer may be bound by selecting one of the following:

A. Broad Water Coverage – Coverage includes the Managed Repair Program endorsement **(MIE HO6 MRP)**.

B. Basic Water Coverage - Coverage includes the $10,000 water damage sublimit described in the policy. A reduction in premium is applied.

If you have selected Basic Water Coverage and would like to opt back in Broad Water Coverage with MRP, you may do so by submitting a written request along with a recent plumbing inspection by a licensed plumber to underwriting for approval.

Homes older than 40 years will be written with Basic Water Coverage. These homes are not eligible for Broad Water Coverage and the Managed Repair Endorsement. Coverage will be subject to the $10,000 water damage sublimit described in the policy. A reduction in premium is applied.

Renewals

Homes older than 40 years will be renewed with Basic Water Coverage. These homes are not eligible for Broad Water Coverage and the Managed Repair Endorsement. Coverage will be subject to the $10,000 water damage sublimit described in the policy. A reduction in premium is applied.

Premium Credit Computation

The following premium credit applies for homes with Basic Water Coverage:

Multiply the non-wind base premium times

Broward, Miami-Dade, and Palm Beach: 0.75

All Other Counties (Rest of State): 0.85

Trade Secret

Rule 516. HOME COMPUTER COVERAGE – MIE HO 09 HC

Provides coverage for computers and related equipment against additional risks of physical loss subject to certain exclusions. In addition, this endorsement permits business use of a personal computer. This coverage is available to a maximum limit of $20,000.

Additional Premium: $6 for each $1,000

Rule 517. SINKHOLE COVERAGE - MIE HO6 09 SLC

A. The base policy covers Catastrophic Ground Cover Collapse as defined by 627.706, Florida Statutes. Sinkhole Coverage is excluded in the base policy, but may be purchased for an additional premium.

B. New policies may be bound only with the Catastrophic Ground Cover Collapse. If Sinkhole Loss Coverage is purchased (new or renewal) there is a mandatory 10% (of the Coverage **A** limit) deductible.

C. Additional Premium:

(SH Base X Amt of Ins Factor)

Rule 518. GOLF CART PHYSICAL DAMAGE AND LIABILITY COVERAGE

A. Extends Sections **I** and **II** coverages to losses arising from the ownership and operation of a golf cart. Coverage does not apply when golf cart is:
   1. Used to carry persons for a charge;
   2. Used for business purposes;
   3. Rented to others; or
   4. Being used outside the boundaries of a retirement community or limited access community unless being used for golfing purposes or traveling to or from a golf course.

B. **Option 1:** For an **additional premium of $75**, Endorsement **MIE HO 09 GC** will include special limits of liability as follows:
   1. Coverage **C** – Personal Property: $5,000
   2. Coverage **E** – Personal Liability $50,000*****
   3. Coverage **F** – Medical Payments to Others $5,000

   *****Option 1 limits are available for risks with a $100,000 Coverage **E** limit.

C. **Option 2:** For an **additional premium of $100**, Endorsement **MIE HO 09 GC** will include special limits of liability as follows:
   1. Coverage **C** – Personal Property: $5,000
   2. Coverage **E** – Personal Liability $100,000/300,000/100,000*
   3. Coverage **F** – Medical Payments to Others $5,000

   *****Option 2 limits are available only for risks which carry increased Coverage **E** limits.

   The limits of liability shown above replace the limits of liability shown on the declarations page for any and all covered losses resulting from the operation of your golf cart.

Rule 519. DOG LIABILITY COVERAGE – MIE HO 09 DL

A. Extends Section **II** coverage to losses arising from dogs you own or keep subject to the limits, exclusions and conditions listed in your policy.

B. The following breeds are not eligible for dog liability coverage and this endorsement does not cover losses caused by the following breeds:

Akitas	Doberman Pinchers	Wolf/Wolf Hybrid
American Bull Dogs	German Shepherds	Presa Canarios
Beaucerons	Great Danes	Rottweilers
Caucasian Mountain Dogs	Keeshonds	Staffordshire Terriers
Chow Chows	Pit Bulls	Any mix of these breeds

C. Dogs with any bite history are not eligible for coverage.

D. **Additional premium of $50**, Endorsement **MIE HO 09 DL** includes special limits of liability as follows:

Coverage **E** – Personal Liability: **$50,000**
Coverage **F** – Medical Payment To Others: **$5,000**

The limits of liability shown above replace the limits of liability shown on the declarations page for any and all covered losses resulting from dogs.

Rule 520. UNIT OWNERS RENTAL TO OTHERS – HO 17 33

Provides Sections **I** and **II** coverages when a condominium unit is rented or held for rental to others. Theft coverage is limited by the endorsement while the unit is rented to others. Units rented for less than one month are ineligible for this coverage.

Additional premium is 25% of NHR x Amt of Ins Factor x PC Factor

Rule 521. WATER BACK UP AND SUMP OVERFLOW – MIE HO6 09 WBU

The policy may be endorsed to provide coverage for losses resulting from water which backs up through sewers or drains or which overflows from the sump. The limit of liability under this option is $5,000. The policy deductible or $1,000, whichever is greater, applies.

Additional Premium: $25.

Rule 522. ADDITIONAL INSURED RESIDENCE PREMISES – HO 04 41

A. This endorsement extends the definition of "insured" to include those named with respect to Coverage **A** – Dwelling, **B** – Other Structures, **E** – Personal Liability (premises only) and **F** – Medical Payments to Others (premises only). Additional insureds will be notified of any policy cancellations or non renewals.

B. Trusts may be added as additional insured when either the trust grantor or beneficiary is the named insured and resides in the home.

Rule 523. ADDITIONAL INTEREST RESIDENCE PREMISES – HO 04 10

A. Additional interests are added for informational purposes only and will be notified of any policy cancellations or non renewals, but do not have any coverage under the policy.

B. Condominium Associations may be added as additional interests.

Rule 524. IDENTITY THEFT EXPENSE AND RESOLUTION SERVICES COVERAGE – MIE HO 09 IDT

A. The policy may be endorsed, for an additional premium, to provide coverage for loss that results from the act of Identity Theft or Identity Fraud. The endorsement provides coverage for:

1. **Identity Theft Expenses:** Pays up to $25,000 for expenses incurred by an insured as the direct result of identity theft.
2. **Monitoring and Support:** Identity monitoring services such as internet scanning, public and private record monitoring, postal junk mail reduction service, security

freeze assistance, and fraud alert.

3. **Restoration:** Includes an assigned restoration specialist to provide research and assistance, in the event of an identity theft, to review credit reports, notify reporting agencies, and prepare and manage disputed fraudulent items.

B. By endorsement, coverage is extended to the policyholder, spouse, domestic partner, children living at home (up to age 21 or full time student up to age 26), and grandparents living at the insured premises.

C. **Additional Premium: $25**.

Rule 525. EQUIPMENT BREAKDOWN COVERAGE – MIE HO EB

This endorsement provides for the inclusion of equipment breakdown as a covered peril under an **HO 00 06** form.

The limit of coverage is $100,000 per occurrence. This limit is separate from and does not reduce any other coverage contained within Section **I** – Property Coverage. The endorsement has a separate deductible of $500.

Optional Equipment Breakdown Coverage is available for a flat fee of **$50**.

Rule 526. MANAGED REPAIR PROGRAM – MIE HO6 MRP

The endorsement allows Manatee, at its option, and with the insured's consent, to provide a contractor who will make covered repairs to the dwelling and other structures covered under Coverage A or B, when damage or loss is from a covered peril.

If you have Basic Water Coverage and would like to opt back in Broad Water Coverage and Managed Repair Program endorsement, you may do so by submitting a written request along with submitting a recent plumbing inspection, by a licensed plumber, to underwriting for approval. Homes over 40 years are not eligible for this endorsement.

Rule 527. EMGERENCY WATER REMOVAL SERVICES – MIE HO6 EWR

This mandatory endorsement attaches to all policies. The endorsement allows Manatee, at its option, and with the insured's consent, to provide a contractor who will provide necessary reasonable emergency water removal services solely to protect covered property under Coverage A or B from further damage.

SECTION VI – PAYMENT OPTIONS

Rule 601. FULL PAY

Mortgage companies are eligible for full pay only.

Rule 602. PAYMENT PLANS

A. Quarterly Payment Plan:
   1. 40% of the total policy premium (plus $10 installment fee and a $10 one time service fee) due by the effective date of the policy or the date of issuance, whichever is earlier.
   2. 20% of the total policy premium (plus $10* installment fee) due 90 days after the policy effective date.
   3. 20% of the total policy premium (plus $10* installment fee) due 180 days after the policy effective date.
   4. 20% of the total policy premium (plus $10* installment fee) due 270 days after the policy effective date.

B. Semi Annual Payment Plan]
   1. 60% of the total policy premium (plus $10 installment fee and a $10 one time service fee) due by the effective date of the policy or the date of issuance, whichever is earlier.
   2. 40% of the total policy premium (plus $10* installment fee) due 180 days after the policy effective date.

* The Installment fee will be the lesser of $10 or 18% simple interest per year accounting for the timing of the installment(s) and the unpaid balance.

Rule 603. CREDIT CARD

Credit card payments are accepted for insured full pay or payment plan options.

Rule 604. ADDITIONAL FEES

A. Emergency Management Preparedness and Assistance Trust Fund Surcharge
A fully earned annual surcharge of $2 will be imposed on every policy.

B. MGA Fee
A fully earned MGA fee of $25 is to be charged on each policy subject to 626.7451(11), Florida Statutes.

C. State Mandated Fees and Surcharges
Upon approval by the Florida Office of Insurance Regulation various fees may be charged in accordance with Florida State mandated requirements.

D. Subscriber Surplus Contribution
A Subscriber Surplus Contribution of 10% is applied to the Subtotal premium and added as a separate amount that is included in the Total premium owed by the policyholder.

Rule 605. NSF CHECKS

There is a $15 service charge on NSF checks.

SECTION VII – TERRITORY BASE RATES

County	NHR Terr.	HUR Terr.	Base Rates HO6			County	NHR Terr.	HUR Terr.	Base Rates HO6		
			NHR	HUR	SH				NHR	HUR	SH
Alachua	524	524A	112	104	0.78	Flagler	146	146A	121	376	1.59
Alachua	524	524B	112	101	0.78	Flagler	146	146B	121	273	1.59
Baker	525	525C	124	137	1.03	Flagler	450	450A	99	169	0.77
Bay	124	124A	140	825	2.30	Franklin	125	125A	126	711	1.69
Bay	124	124B	140	538	2.30	Franklin	125	125B	126	379	1.69
Bay	124	124C	140	428	2.30	Gadsden	526	526B	124	301	1.67
Bay	454	454A	123	306	1.05	Gadsden	526	526C	124	285	1.67
Bradford	525	525A	124	144	1.03	Gilchrist	527	527B	113	181	0.81
Bradford	525	525B	124	138	1.03	Glades	150	150A	151	535	1.19
Brevard	143	143A	154	789	2.20	Glades	150	150B	151	369	1.19
Brevard	143	143B	154	656	2.20	Gulf	125	125A	126	711	1.69
Brevard	143	143C	154	491	2.20	Gulf	125	125B	126	379	1.69
Brevard	144	144A	126	515	1.49	Gulf	455	455A	151	316	1.61
Brevard	144	144B	126	417	1.49	Hamilton	525	525C	124	137	1.03
Brevard	440	440A	148	454	1.93	Hardee	465	465A	132	312	1.06
Brevard	440	440B	148	417	1.93	Hardee	465	465B	132	285	1.06
Brevard	441	441A	160	347	2.20	Hendry	150	150A	151	535	1.19
Broward	350	350A	275	801	3.55	Hendry	150	150B	151	369	1.19
Broward	350	350B	275	801	3.55	Hernando	128	128A	124	370	1.92
Broward	350	350C	275	792	3.55	Hernando	128	128B	124	268	1.92
Broward	360	360A	232	2087	3.49	Hernando	458	458A	128	265	1.81
Broward	360	360B	232	1893	3.49	Hernando	458	458B	128	241	1.81
Broward	360	360C	232	1642	3.49	Highlands	466	466A	118	303	0.99
Broward	360	360D	232	1399	3.49	Highlands	466	466B	118	260	0.99
Broward	360	360E	232	1135	3.49	Hillsborough	470	470A	157	504	1.84
Broward	360	360F	232	964	3.49	Hillsborough	470	470B	157	362	1.84
Broward	370	370A	225	654	2.38	Hillsborough	470	470C	157	307	1.84
Broward	370	370B	225	681	2.38	Hillsborough	471	471A	131	354	1.67
Calhoun	527	527A	113	212	0.81	Hillsborough	471	471B	131	306	1.67
Charlotte	132	132A	129	595	1.48	Hillsborough	472	472A	145	578	1.79
Charlotte	132	132B	129	384	1.48	Hillsborough	472	472B	145	507	1.79
Charlotte	132	132C	129	325	1.48	Hillsborough	472	472C	145	397	1.79
Charlotte	462	462A	135	319	1.82	Hillsborough	473	473A	137	234	1.25
Citrus	128	128A	124	370	1.92	Hillsborough	473	473B	137	260	1.25
Citrus	128	128B	124	268	1.92	Holmes	526	526A	124	310	1.67
Citrus	458	458A	128	265	1.81	Holmes	526	526B	124	301	1.67
Citrus	458	458B	128	241	1.81	Indian River	142	142A	168	644	1.67
Clay	523	523A	108	147	0.68	Indian River	142	142B	168	534	1.67
Clay	523	523B	108	143	0.68	Indian River	182	182A	177	1205	2.20
Clay	523	523C	108	137	0.68	Indian River	182	182B	177	1013	2.20
Collier	134	134A	143	1217	2.20	Indian River	182	182C	177	789	2.20
Collier	134	134B	143	842	2.20	Jackson	526	526A	124	310	1.67
Collier	134	134C	143	548	2.20	Jackson	526	526B	124	301	1.67
Collier	464	464A	145	385	1.60	Jackson	526	526C	124	285	1.67
Collier	464	464B	145	368	1.60	Jefferson	126	126A	103	175	0.85
Columbia	525	525A	124	144	1.03	Jefferson	525	525A	124	144	1.03
Columbia	525	525B	124	138	1.03	Jefferson	525	525B	124	138	1.03
Columbia	525	525C	124	137	1.03	Jefferson	525	525C	124	137	1.03
Desoto	465	465A	132	312	1.06	Lafayette	527	527B	113	181	0.81
Desoto	465	465B	132	285	1.06	Lake	521	521A	115	191	0.82
Dixie	127	127A	112	259	1.47	Lake	521	521B	115	181	0.82
Dixie	457	457A	133	193	1.58	Lake	521	521C	115	171	0.82
Duval	390	390A	110	181	0.73	Lee	133	133A	136	931	1.55
Duval	390	390B	110	171	0.73	Lee	133	133B	136	654	1.55
Duval	391	391A	107	165	0.61	Lee	133	133C	136	453	1.55
Duval	391	391B	107	157	0.61	Lee	133	133D	136	370	1.55
Duval	410	410A	126	290	1.25	Lee	463	463A	127	359	1.46
Escambia	120	120A	141	1017	2.41	Lee	463	463B	127	326	1.46
Escambia	120	120B	141	764	2.41	Leon	528	528A	108	172	0.68
Escambia	120	120C	141	604	2.41	Leon	528	528B	108	171	0.68
Escambia	430	430A	163	507	2.00	Leon	528	528C	108	165	0.68
Escambia	430	430B	163	423	2.00	Levy	127	127A	112	259	1.47

County	NHR Terr.	HUR Terr.	Base Rates HO6			County	NHR Terr.	HUR Terr.	Base Rates HO6		
			NHR	HUR	SH				NHR	HUR	SH
Levy	457	457A	133	193	1.58	Pasco	129	129A	140	551	4.53
Liberty	527	527A	113	212	0.81	Pasco	129	129B	140	447	4.53
Liberty	527	527B	113	181	0.81	Pasco	459	459A	119	266	1.37
Madison	525	525B	124	138	1.03	Pasco	459	459B	119	248	1.37
Madison	525	525C	124	137	1.03	Pinellas	420	420A	162	857	2.92
Manatee	130	130A	149	698	1.94	Pinellas	420	420B	162	779	2.92
Manatee	130	130B	149	507	1.94	Pinellas	420	420C	162	722	2.92
Manatee	130	130C	149	407	1.94	Pinellas	420	420D	162	672	2.92
Manatee	460	460A	123	285	1.28	Pinellas	480	480A	150	800	4.09
Manatee	460	460B	123	260	1.28	Pinellas	480	480B	150	650	4.09
Marion	522	522A	116	194	0.78	Pinellas	480	480C	150	584	4.09
Marion	522	522B	116	181	0.78	Pinellas	480	480D	150	550	4.09
Martin	100	100A	189	728	2.18	Pinellas	480	480E	150	507	4.09
Martin	100	100B	189	628	2.18	Pinellas	480	480F	150	454	4.09
Martin	180	180A	181	1511	2.61	Pinellas	481	481A	162	576	2.18
Martin	180	180B	181	1239	2.61	Pinellas	481	481B	162	466	2.18
Martin	180	180C	181	831	2.61	Pinellas	481	481C	162	395	2.18
Miami-Dade	310	310A	295	2421	3.20	Polk	500	500A	115	206	0.78
Miami-Dade	310	310B	295	2176	3.20	Polk	500	500B	115	188	0.78
Miami-Dade	310	310C	295	1810	3.20	Polk	500	500C	115	198	0.78
Miami-Dade	310	310D	295	1477	3.20	Putnam	523	523A	108	147	0.68
Miami-Dade	310	310E	295	1449	3.20	Putnam	523	523B	108	143	0.68
Miami-Dade	310	310F	295	1344	3.20	Putnam	523	523C	108	137	0.68
Miami-Dade	310	310G	295	1242	3.20	Saint Johns	146	146A	121	376	1.59
Miami-Dade	310	310H	295	1145	3.20	Saint Johns	146	146B	121	273	1.59
Miami-Dade	310	310I	295	1036	3.20	Saint Johns	450	450A	99	169	0.77
Miami-Dade	310	310J	295	870	3.20	Saint Lucie	141	141A	164	484	2.00
Miami-Dade	320	320A	297	922	3.13	Saint Lucie	181	181A	165	1067	2.27
Miami-Dade	320	320B	297	833	3.13	Saint Lucie	181	181B	165	776	2.27
Miami-Dade	320	320C	297	807	3.13	Saint Lucie	181	181C	165	566	2.27
Miami-Dade	340	340A	282	792	2.97	Santa Rosa	121	121A	130	1288	2.38
Miami-Dade	340	340B	282	764	2.97	Santa Rosa	121	121B	130	681	2.38
Miami-Dade	340	340C	282	833	2.97	Santa Rosa	121	121C	130	454	2.38
Monroe	50	50A	127	2618	1.35	Santa Rosa	451	451A	146	441	1.61
Monroe	50	50B	127	2193	1.35	Santa Rosa	451	451B	146	381	1.61
Monroe	70	70A	149	2593	1.57	Sarasota	131	131A	124	678	1.94
Nassau	147	147A	146	315	1.48	Sarasota	131	131B	124	519	1.94
Nassau	147	147B	146	212	1.48	Sarasota	131	131C	124	392	1.94
Nassau	529	529A	113	162	0.68	Sarasota	461	461A	132	359	2.18
Okaloosa	122	122A	127	1107	2.20	Seminole	511	511A	125	169	0.73
Okaloosa	122	122B	127	676	2.20	Sumter	521	521B	115	181	0.82
Okaloosa	452	452A	156	315	1.61	Sumter	521	521C	115	171	0.82
Okaloosa	452	452B	156	295	1.61	Suwannee	525	525A	124	144	1.03
Okeechobee	150	150A	151	535	1.19	Suwannee	525	525B	124	138	1.03
Okeechobee	150	150B	151	369	1.19	Suwannee	525	525C	124	137	1.03
Orange	490	490A	126	194	0.76	Taylor	126	126A	103	175	0.85
Orange	520	520A	125	198	0.73	Taylor	456	456A	126	250	1.50
Orange	520	520B	125	178	0.73	Union	525	525A	124	144	1.03
Osceola	510	510A	93	248	0.60	Union	525	525B	124	138	1.03
Osceola	510	510B	93	225	0.60	Union	525	525C	124	137	1.03
Palm Beach	361	361A	201	2279	2.59	Volusia	145	145A	124	453	2.10
Palm Beach	361	361B	201	2098	2.59	Volusia	442	442A	129	404	1.33
Palm Beach	361	361C	201	1857	2.59	Volusia	442	442B	129	323	1.33
Palm Beach	361	361D	201	1548	2.59	Volusia	442	442C	129	244	1.33
Palm Beach	361	361E	201	1280	2.59	Volusia	442	442D	129	229	1.33
Palm Beach	361	361F	201	1101	2.59	Wakulla	125	125B	126	379	1.69
Palm Beach	380	380A	254	1805	2.93	Wakulla	456	456A	126	250	1.50
Palm Beach	380	380B	254	1169	2.93	Walton	123	123A	124	903	2.14
Palm Beach	380	380C	254	901	2.93	Walton	123	123B	124	431	2.14
Palm Beach	381	381A	213	1489	2.23	Walton	123	123C	124	325	2.14
Palm Beach	381	381B	213	866	2.23	Walton	453	453A	125	310	1.61
Palm Beach	381	381C	213	831	2.23	Washington	527	527A	113	212	0.81

SECTION IX – PREMIUM CALCULATION WORKSHEET HO-6

_____ **Non-Hurricane Base Rate (NHR)**
X_____ Amount of Insurance
X_____ Protection Class Factor
X_____ Age Dwelling Factor
X_____ Building Code Effectiveness Grade Factor
X_____ Tier Factor
X_____ Product of applicable NHR Premium Factors
X_____ Loss Mitigation Credit
X_____ Wind Premium Credits (Appendix B) applies to 5% of non-hurricane premium
X_____ Deductible Factor
X_____ Windstorm and Hail Exclusion Factor (.95)
X_____ Water Damage Factor
=_____Adjusted Non-Hurricane Base Premium

Additional Coverages
+_____ Sinkhole Coverage (Sinkhole Base Rate x AOI Factor)
+_____ Ordinance or Law Coverage (_____x NHR x Amt of Ins Fact x PC Fac x Age Fac x Non-Hurr Wind Adj)
+_____ Seasonal/Secondary Property Surcharge (10% x NHR x PC x AOI)
+_____ No Prior Insurance / Lapse Surcharge (.10 x NHR x Age x PC Factor x AOI)
+_____ Replacement Cost on Contents (.30 x NHR x Amt of Ins Fac x PC Fac x Age Fac x Non-Hurr WindAdj)
+_____ Special Personal Property Coverage (.20 x NHR x Amt of Ins Fac x PC Fac x Age Fac)
+_____ Coverage C Increased Special Limits of Liability
+_____ Personal Property-Scheduled
+_____ Increased Loss Assessment Coverage ($5,000=$15; $10,000=$25)
+_____ Fungi (Mold) Coverage
+_____ Home Computer Coverage ($6 per $1,000 coverage)
+_____ Increased Section II Limits
+_____ Personal Injury Coverage ($15)
+_____ Golf Cart Physical Damage and Liability (Option 1=$75; Option 2=$100)
+_____ Unit-Owners Rental to Others (.25 x NHR x Amt of Ins Factor x PC Factor)
+_____ Water Back Up and Sump Overflow ($25)
+_____ Dog Liability ($50)
+_____ Identity Theft Expense and Resolution Services Coverage ($25)
+_____ Equipment Breakdown Coverage ($50)
=_____Non-Hurricane Base Premium

_____ **Hurricane Base Rate (HUR)**
X_____ Amount of Insurance
X_____ Construction Factor (Masonry=0.80, Superior=0.75)
X_____ Age Dwelling Factor
X_____ Building Code Effectiveness Grade Factor
X_____ Product of applicable HUR Premium Factors
X_____ Loss Mitigation Credit
X_____ Deductible Factor
=_____Adjusted Hurricane Base Premium

Additional Coverages
+_____ Ordinance or Law Coverage (_____x HUR x Amt of Ins Factor x Constr Factor x YB Factor x Final Wind Adj)
+_____ Seasonal/Secondary Property Surcharge (.10 x HUR x AOI Factor x Constr Factor x YB Factor)
+_____ No Prior Insurance / Lapse Surcharge (.10 x HUR x Age x Constr Factor x YB Factor)
+_____ Replacement Cost on Contents (.30 x HUR x Amt of Ins Fac x Constr Fac x YB Fac x Final Wind Adj)
+_____ Screened Enclosures & Carports Cov.
+_____ Special Personal Property Coverage (.20 x HUR x Amt of Ins Fac x Constr Fac x YB Fac)
=_____Hurricane Premium
=_____Total Final Base Premium (Non-Hur Premium + Hur Premium)
+_____ FIGA Assessment [(Total Final Base Premium + $25 MGA Fee) x FIGA Assessment Surcharge]
+ $2 Emergency Management Assistance Trust Fund Surcharge
+ $25 Managing General Agent Fee
+_____ Subscriber Surplus Contribution
=_____**TOTAL PREMIUM**