

Homeowners HO3 Program/Quick Reference for New Business

Monday - Friday (8am - 6pm EST, 7am - 5pm CST) / Except Holidays)

HO3 Coverage Guidelines

Coverage A – Dwelling	Min.	\$250,000	
	Max.	\$1,000,000 *higher limits available, refer to UW	
Coverage B – Other Structures	Min..	2% of Coverage A	
	Max.	70% of Coverage A	
Coverage C – Personal Property	Min..	0% of Coverage A	
	Max.	75% of Coverage A	
Coverage D – Loss of Use		10% of Coverage A	
Coverage E – Personal Liability		Liability	Med. Pay
Coverage F – Medical Payments	Included	\$100,000	\$1,000
	Optional	\$200,000	\$2,500
	Optional	\$300,000	\$5,000
	Optional	\$500,000	\$5,000
Loss Assessment Coverage	Included	\$1,000	
	Optional	\$5,000 or \$10,000	

Deductible Options

All Other Perils	\$500, \$1,000, \$2,500, \$5,000
Hurricane	2%, 5%, 10%
Sinkhole	10%

Underwriting Guidelines

Insurance Score	An insurance score is required to be ordered for all new business.
4 point Inspection	4 point inspection is required to be completed in the last 3 years, on all homes 40 years or older.
Age of Roof	Roof must be in good condition with a minimum of five (5) years of useful life remaining. Roofs with existing damage or in disrepair are not eligible.
	Roofs must have been replaced within 15* years. *20 years for tile or metal roofs.
	Roofs that do not meet the above criteria are not eligible unless a report issued by a licensed roofer or contractor, professional engineer, or a professional architect indicates that the roof has five or more years of useful life remaining.
Lapse in Coverage	Lapse in coverage more than 30 days requires UW approval and is subject to a 10% surcharge.
Water Damage Coverage	Homes 41 years and older are only eligible for Basic water coverage.
	Homes 40 years old and newer may be bound with Broad water coverage and MRP or Basic Water coverage.
Plumbing	Risks with polybutylene pipes or PEX plumbing prior to 2012 are ineligible.
Prior Losses	No previous non-weather property loss (whether or not paid by insurance) in the past 3 years at the risk property or any other location - other than: 1 Water, Fire, or Theft loss occurring in the last 3 years if the loss was less than \$10,000.
	No previous liability loss (whether or not paid by insurance) in the past 3 years at this or another location.
Protection Class	PC 1 - 10 are eligible. Properties on more than 5 acres will be referred to Underwriting.
Mixed Construction (Masonry/Frame)	Classified as Frame when exterior of Frame construction exceeds 33 1/3% of total exterior wall area.
Open Foundations	Homes with open foundations must be submitted to underwriting unbound.
	See U/W Manual for acceptable requirements.

Ineligible Risks

1. Factory fabricated, transportable housing units built on a chassis (mobile or manufactured homes).
2. Homes of unconventional construction including but not limited to Log Homes or metal homes such as barndominium.
3. Homes without permanently installed air conditioning or heat source (e.g. wood burning stoves, space heaters or fireplaces as primary source of heat).
4. Porches or decks more than 2 feet off the ground or with 3 or more steps leading to them must be protected with properly installed handrails.
5. Properties in a state of disrepair or properties with existing damage.
6. Properties located entirely over water.
7. Risks insured for less than 100% replacement cost.
8. Risks with any prior or current Sinkhole activity on the premises whether or not it results in a loss to the dwelling.
9. Risks with Knob & Tube electrical wiring, aluminum electrical wiring, or fuses. Any property with hazardous electrical conditions (including Federal Pacific, Challenger, Sylvania, Stab-Lok or Zinsco panels) and properties with less than 100 Amps electrical service.
10. Risks with rental exposure. Note: A duplex, wherein one side is owner-occupied and the other side is rented is acceptable.
11. 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.
12. Risk with pure and mixed breed Pit Bull, Wolf Hybrids or Staffordshire Terrier.
13. Seasonal/Secondary homes in unsecured areas or without functioning central station fire and burglar alarms.
14. Spas that are not covered and locked.
15. Swimming pools that are not protected by a locking fence at least 4 feet high or screened enclosure.
16. Vacant or unoccupied homes.
17. Dwellings constructed with EIFS, Asbestos, or Synthetic Stucco.
18. Homes for sale.
19. Risks with polybutylene plumbing or PEX prior to 2012.
20. Risks solar panels attached to roof covering.

Discounts

Age of Construction	Hip Roof
Hardiplank Siding	Fire & Burglar Alarm
Secured Community	Interior Sprinklers
Senior Discount (55 +)	Windstorm Mitigation

Excessive Unusual Liability Exposures

Risks with the following items are ineligible for coverage:

Trampolines	Skateboard Ramps
Bicycle Ramps	Swimming Pool Slides
Unprotected Spas	Unprotected Swimming Pools
Swimming Pool Diving Boards	

Optional Coverages

Dog Liability Coverage	<i>Excluded</i>	Option to add \$50,000 Liability / \$5,000 Med Pay	Ineligible Breeds for Endorsement Only: Akitas, American Bull Dogs, Beaucerons, Caucasian Mountain Dogs, Chow Chows, Doberman Pinchers, German Shepherds, Great Danes, Keeshonds, Pit-Bull, Pit-Bull mixes, Presa Canarios, Rottweilers, Staffordshire Terriers, Wolf, Wolf Hybrid any mix of these breeds. Dogs with bite history are not eligible for coverage. Additional Premium = \$50
Equipment Breakdown	<i>Available</i>	\$100,000	Makes Equipment Breakdown a covered peril. Coverage is subject to a separate deductible of \$500. Subject to Equipment Breakdown guidelines. Additional Premium = \$50
Hurricane-Screened Enclosures & Carports Coverage	<i>Excluded</i>	Option to add up to \$75,000 (Increments of \$5,000)	Coverage includes structure, screen material, and labor. Refer to manual for county rate.
Increased Replacement Cost on Dwelling	<i>Available</i>	Up to 120% of Coverage A	Covers additional costs of construction that are incurred due to increased cost of construction during the policy period.
Mold, Fungi, Dry Rot - Increased Limits	<i>Included</i>	\$10,000 / \$50,000	Any request to endorse the \$25,000 or \$50,000 limit will be on a Non-Binding basis. An interior inspection may be required to detect the presence of moisture, fungi, mold, wet or dry rot.
	<i>Optional</i>	\$25,000 / \$50,000, \$50,000 / \$50,000	
Ordinance & Law Coverage	<i>Included</i>	25%	Coverage can be increased by endorsement to max of 50 % of coverage A.
	<i>Optional</i>	50%	
Other Structures Rented to Others – Residence Premises Liability	<i>Available</i>	\$100,000, \$200,000, \$300,000, \$500,000	Provides coverage for when a structure on the residence premises is rented to others for dwelling purposes.
Permitted Incidental Occupancies	<i>Available</i>	Section I = \$6 per \$1,000 if located in other structure. Section II = \$18 Flat Charge	Coverage for permitted incidental occupancies is limited in Section I. (Property) and excluded in Section II (Liability). This endorsement expands those coverages.
Personal Injury Coverage	<i>Available</i>		Provides coverage for personal injury, libel, slander, false arrest, detention, defamation, invasion of privacy, wrongful eviction and entry. Additional Premium \$15
Personal Property Replacement Cost	<i>Available</i>	Up to Cov. C limit selected for Personal Property	Only available when Coverage C is 40% of Coverage A or higher.
Scheduled Personal Property	<i>Available</i>	See UW Manual	Modifies loss settlement from named peril to open perils for contents. This coverage only available for primary occupancy. Coverage C (required 40%).
Sinkhole	<i>Available</i>	Catastrophic Ground Cover Included	New policies may NOT be bound with Sinkhole Coverage. If the policyholder elects to purchase Sinkhole Coverage, an approved structural inspection must be completed prior to adding the coverage. SafePoint has an approved vendor and will split the cost of inspection
Water Back Up & Sump Overflow	<i>Available</i>	Limit \$5,000	Coverage for losses resulting from water which backup through sewers and drains or which overflows from sump. The AOP deductible or \$1,000 applies.

Water Damage Coverage

Basic Water Coverage - The Company will not pay in excess of the \$10,000 water damage sublimit as described in the policy. A premium credit is applied.

Broad Water Coverage - Coverage will **not** be subject to the \$10,000 water damage sublimit described in the policy only if Manatee requests, and the insured consents to Managed Repair Program, or prior to incurring costs for covered repairs or starting any covered repairs, the insured requests Managed Repair Program and Manatee cannot provide those services.

Managed Repair Network

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 under Coverage A or B, when damage or loss is from a covered peril. Policyholder is provided a licensed and credentialed contractor to make covered repairs and Manatee will pay the contractor.

Roof Surfaced Payment Schedule

For a reduced premium and at the option of the policyholder, a policy may be endorsed to provide loss settlement for roof surfaces to be reduced to a percentage of replacement cost.

Payment Plans

Payment Plans	90 Days	180 Days	270 Days
Semi-Annual Pay (60% Down*)	—	40%**	—
Quarterly Pay (40% Down*)	20%**	20%**	20%**
Full Pay	Mortgagee billed policies are not eligible for payment plans.		

*Credit Cards & Echeck Accepted for New Business Down Payments (MasterCard, Visa, Discover)

** Down Payment Includes \$10 Service Fee + up to \$10 Installment Fee

Seasonal / Secondary Home

A seasonal/secondary dwelling (10% surcharge) is a dwelling that is unoccupied for more than 90 consecutive days in any one year period and may be written only if:

1. The risk is located in a "secured area" (limited access due to locked gates or the risk has an approved functioning central station fire and burglar alarm system).
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 application.

Contact a Team Member

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