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**AMERICAN PLATINUM PROPERTY AND CASUALTY INSURANCE COMPANY  
FLORIDA PERSONAL PROPERTY MANUAL  
HOMEOWNERS PROGRAM  
EDITION 11/11**

**APPROVED**

Date Received: 9/16/2011      Date Of Action: 10/31/2011

**FL OFFICE OF INSURANCE REGULATION**

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**1. APPLICATION OF PROGRAM RULES**

This section of the manual contains general information to write the following programs on behalf of the American Platinum Property and Casualty Insurance Company (Company) Homeowners Program (HO 00 03).

**2. APPLICATIONS FOR INSURANCE**

**Note: Section 627.409, Florida Statutes, provides that any misrepresentation of material fact, omission or incorrect statement on an application for coverage may prevent recovery under the policy.**

A. Applications: All business must be written and processed on Atlas our electronic policy processing system.

B. Application Submission Procedures

1. All applications for insurance shall be signed by the applicant and the agent of record and shall be accompanied by the required documentation as described in the following paragraphs. Each application or policy change (and Premium Finance agreement, if applicable) shall be legible and submitted to the company in accordance with Company/Agency Agreement.
2. All premium deposits shall be submitted with each application on a gross remittance basis.
  - a. If paid by the insured or premium finance company within 12 calendar days of the effective date of the policy; or
  - b. If paid by the mortgage company or title company within 17 calendar days of the effective date.
3. At no time shall the premium deposit be less than the required term premium which was paid by the insured, mortgagee or premium finance company.
4. In addition to the information set forth in the application, the Company at its discretion may obtain additional underwriting information through inspection, inquiry of the applicant or insured, or as otherwise set forth in this manual.

C. Additional Limitations on Binding New Business

The Company is able to consider new applications for coverage originating in all areas of Florida. However, the Company must ensure that applications received for risks located in areas of the state in which the Company has existing concentrations are assessed for their effect on the Company's overall exposure. From time to time, the Company will identify areas in which the Company will not authorize the binding of coverage and will require the submission of all policies unbound according to the procedures described below, or areas, forms, or limits in which the Company is unable to consider the acceptance of policies.

All risks not meeting these requirements that include wind coverage in these areas must be submitted on a non-bound basis for consideration. Documentation regarding the unbound risks should be submitted with the application as provided in D. below.

D. Unbound Applications

Risks not qualifying with all requirements contained in this manual may be submitted on a non-bound basis for consideration. The following documentation will be required with the application:

1. A completed but not signed application and a copy of the expiring declaration page must be submitted with each application. A copy of expiring declarations is not required for a new home.
2. A completed Residential Replacement Cost worksheet must be submitted with each application requiring one.
3. Any other information or documentation deemed necessary by the Company to underwrite the risk.
4. Omit any effective date.
5. Do not require the signature of the applicant.
6. Do not accept any premium deposit from the applicant.
7. Do not issue any form of binder to the applicant.

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8. Do not advise the applicant they are covered.
9. You will be notified in writing of the acceptability of the risk and advised if binding is acceptable.

E. Binding Instructions For Properties Eligible for Binding

Producers may bind risks eligible for binding as defined in this manual and in accordance with their Homeowner Binding Authority Guidelines with the following documentation:

1. Completed and signed application, with required premium payment.
2. Documentation required under 2.B. above.
  - a. If HO 00 03, is written the amount of coverage carried on the dwelling shall be 100% of the current replacement cost.
  - b. A physical inspection report may be ordered to confirm replacement cost values and/or insurability.

The binder shall specifically show the hour, day, month and year coverage is to be effective. The effective time cannot be earlier than the latest of (a) the date the applicant signs the application/binder, (b) the date the agent signs the application/binder, and (c) if applicable, the date of closing.

In addition to the binding procedures in this section additional underwriting requirements of this manual apply.

F. Uninsurable Properties For All Programs

The following risks may not be insured in any program.

**DO NOT SUBMIT:**

1. Commercial Property
2. Coverage Limits - Minimum / Maximum  
Properties for which replacement cost (Coverage A) is either below \$1,000,000 or above \$5,000,000.
3. Condemned Property  
Properties which have been condemned due to condition, properties located in a condemned area, or properties in an area scheduled to be condemned due to urban renewal or highway construction.
4. Property In Disrepair / Existing Damage  
Properties in state of disrepair or properties with existing damage with no definitive proof of intent to repair.
5. Farms & Ranches  
Properties (dwellings) located on a farm, ranch, orchard or grove; or where farming activities or ranching operations take place.
6. Business Exposure  
Properties where a business is conducted.
7. Roof, Heating and Electrical
  - a. Properties which have a portable heater or open flame as a primary source of heat, (e.g. portable space heater, wood burning stove, gas heater, or any device utilizing an open flame).  
Exception: Factory or professionally installed, central gas heat systems and fireplaces.
  - b. Properties with **any** "knob & tube" wiring.
  - c. Properties equipped with electrical service less than 60 amps.
  - d. Properties where the electrical, heating and roof have not been updated within the last thirty years.

8. "Do-It-Yourself" Construction

Buildings or structures that are homemade or rebuilt, or any dwelling constructed with extensive remodeling.

Exception: If approved by local government building or zoning department and a certificate of occupancy has been issued and is submitted with the unbound application. (Standard Homeowners Program Only)

9. Non-Habitational Property

Residential risks used primarily for non-habitational purposes or dwellings that were originally designed or constructed for other than habitational purposes.

10. Fraternity or Sorority Houses

Fraternity, Sorority or any similar housing arrangement.

11. Vacant or Unoccupied Property

Vacant or unoccupied dwellings.

Note: "Unoccupied" includes dwellings with contents if the dwelling is no longer a place of usual return or dwellings in which there is no discernable sign of occupation or maintenance for a period exceeding 30 days.

12. Insured(s) Background

Any insured(s) with any of the following background:

- a. Bankruptcy in the past 60 months.
- b. Subject to any lien in the past 60 months.
- c. Subject to any judgments in the past 60 months.
- d. Any voluntary or involuntary repossession in the past 60 months.
- e. Convicted of a felony in the last 10 years.
- f. Convicted of assault or battery or disorderly conduct in the past 10 years.
- g. Convicted of arson or insurance fraud, or previously canceled for insurance fraud or material misrepresentation on an application for insurance.

13. Property Constructed Over Water or Sand

Any insured structure where a portion of the foundation or support for the dwelling is constructed on or over water; or on pilings driven into or concrete slabs poured onto sandy beach surfaces in areas susceptible to erosion.

Note: Ineligible structures do not include piers and docks.

14. Property Built on Landfills - Refuse

Properties built on landfills previously used for refuse.

15. Inaccessible Property

Properties not readily accessible year round to fire department equipment. (e.g. isolated property including barrier islands not connected to the mainland by a road).

Exception: Barrier islands with a responding fire station located on the island.

16. Excessive or Unusual Liability Exposure

Properties with excessive or unusual liability exposure. (e.g. skateboard or bicycle ramps, trampolines, or unfenced swimming pools or swimming pools with diving boards or slides).

The ownership, maintenance or use of a "personal watercraft" which is defined as watercraft designed to carry one to three people, propelled by a water jet pump powered by an internal combustion engine and capable of speeds greater than 25 mph. "Personal watercraft" includes but are not limited to watercraft often referred to as jet skis, wave runners and similar watercraft.

17. Sinkhole Damage

Any property with existing or prior sinkhole damage.

18. Fire loss

Any applicant, insured or resident with a previous fire loss.

19. Certain Breeds of Dogs or Non-Domesticated Animals

Any risk wherein any of the following are maintained or will be maintained on the premises: Akita, American Staffordshire Terrier, Chow Chow, Doberman Pinscher, German Shepherd (unless owned to assist the blind), Pit Bull Terrier, Presa Canarios, Rottweiler, or any mixed breed dog that is half (or greater) with any of the foregoing or any non-domesticated animal. The Company from time to time may identify additional animals that are not acceptable for coverage.

G. Properties to be Submitted to Company for Approval Prior to Binding

The producer shall not bind coverage for any property exhibiting **any one** of the following characteristics:

1. Three Mortgages

If a property has three mortgages, the application shall be submitted for review. A property with four or more mortgages is not eligible for any coverage.

2. Personal Liability limit in excess of \$300,000 and Medical Payments to Others limit of \$5,000..

3. Any risk not meeting the underwriting guidelines/rules included elsewhere in this manual or not meeting the requirements of the Company binding procedures provided to the Producer.

H. Additional Underwriting Considerations

1. Seasonal Homes

A seasonal or unoccupied dwelling is a dwelling with continuous unoccupancy of 3 or more consecutive months during any 1 year period.

a. Homes located in "secured areas" (limited access due to locked gates or guards) or homes with functioning central station fire and burglar alarm systems may be written on any eligible form. If unoccupancy exceeds 6 consecutive months, up through 12 months, an additional 10% surcharge will be applied.

2. Consideration of Risks

Unless the context otherwise requires, provisions of this Manual providing for assessment of risks include underwriting considerations relevant to the insured property and the applicants, insureds, or residents, as the case may be.

3. Overall Risk Assessment

The Company at its discretion may insure a risk not meeting one or more binding or eligibility criteria if the Company determines that the risk is desirable in light of unique risk characteristics or information available to the Company. (Example: A risk having a swimming pool with a slide is ineligible for coverage. However, the risk may be submitted unbound for special underwriting consideration and may be determined eligible for coverage if other risk characteristics are superior.)

The Company at its discretion may determine that a risk meeting eligibility or binding requirements is not acceptable for coverage. (Example: The property is an older home without recent updates but

is within the guidelines. However, inspection reveals poor care of the exterior of the dwelling and risk hazards in the yard.)

4. Application of Florida Insurance Code

The Company's Manual is intended to provide guidelines and procedures for the Company's usual and customary review, rating, and acceptance of policies in accordance with the provisions of the Florida Insurance Code. To the extent a risk contains characteristics or includes considerations beyond the scope of this Manual, refer to the requirements of the Florida Insurance Code and related administrative rules or interpretations. Consult the Company with any questions or considerations that are not otherwise addressed.

I. Special Notes

1. Hurricane or Tropical Storm Suspension

No new or increased coverage shall be bound, or shall applications for new or increased coverage be accepted when a named tropical storm or hurricane is located within the boundaries West of 72 degrees West Longitude and East of 93 degrees West Longitude and North of 19 degrees North Latitude and South of 34 degrees North Latitude. A named tropical storm or hurricane is a windstorm identified as a tropical storm or hurricane by the National Oceanic and Atmospheric Administration.

No new coverage shall be written within the first 48 hours after a tropical storm or hurricane has left the aforementioned defined area unless the producer has personally inspected the property to verify that no loss has taken place and noted on the application that said inspection was made.

Note: It shall be the producer's responsibility to be aware of and track hurricanes or tropical storms for the application of binding restrictions.

**3. EXTENT OF COVERAGE**

A. Property

1. Homeowners – Form HO 00 03 provides replacement cost coverage on the structures and actual cash value on personal property.

B. Liability Including Medical Payments

1. Personal Liability provides individual named insureds with combined single limits of liability of \$100,000, \$300,000 or \$500,000.

Personal Liability limit in excess of \$300,000 must be submitted to Company for approval prior to binding.

2. Medical Payments with limits of \$1,000, \$5,000 or \$10,000 per person (included with increased Coverage E limits).

Limits higher than \$300,000 Coverage E and \$5,000 Coverage F must be submitted for approval.

C. Deductibles

Deductible requirements and options are displayed in each applicable section of this Manual.

**4. CANCELLATIONS**

- A. If a policy or binder is canceled, it shall be on a pro-rata basis.
  - 1. A copy of each cancellation notice shall be furnished to the agent.
  - 2. The company shall return the unearned portion of any premium paid within 15 working days of the effective date of cancellation.
- B. The Company shall cancel a policy or binder if the insured:
  - 1. Is not or ceases to be eligible or in good faith entitled to insurance;
  - 2. Has obtained the insurance through fraud or willful misrepresentation, or willfully or knowingly makes incorrect or misleading statements in the prescribed application form;
  - 3. Has failed to pay any premium due under the policy, provided that no coverage shall exist due to failure of consideration if the policyholder does not remit valid payment to the Company, or to the agent if authorized, for the initial premium (or applicable initial installment) for a policy period;
  - 4. Fails to report all information of a material nature;
  - 5. Fails to provide information requested by the company to develop the risk further or to complete an inspection;
  - 6. Has financed its policy and the premium finance company acting pursuant to a power of attorney granted by the insured requests cancellation for non-payment of premium; or
  - 7. Other reasons permitted under the Insurance Code.
- C. The Company shall cancel a binder or non-renew a policy if an agent does not have a contract.
- D. The named insured shall be given notice of cancellation based upon the following provisions:
  - 1. Policies in effect 90 days or less
    - a. Immediate notice of cancellation if material misstatement, misrepresentation or failure to comply with underwriting requirements; i.e. policy rescinded or voided.
    - b. 10 days notice for nonpayment of premium.
      - (1) If the initial payment made by the insured is dishonored by the bank or financial institution for any reason the policy is flat cancelled. The Cancellation Notice is sent to the insured via Certified or Registered Mail. The insured has 15 days to make the payment good by providing the Company with a money bearing check or money order.
    - c. 20 days notice for any other reason.
  - 2. Policies in effect over 90 days
    - a. 10 days notice for nonpayment of premium.
    - b. 100 days notice for:
      - (1) Material misstatement or misrepresentation;
      - (2) Substantial change in risk;
      - (3) Failure to comply with underwriting requirements;
      - (4) Cancellation for all insureds within a given class;
      - (5) Acts of God if insured has failed to take reasonable steps to prevent recurrence of damage; or
      - (6) Other reasons permitted under the Insurance Code.



3. A binder will end on the earliest of:
  - a. 45 days;
  - b. Company acceptance or declination of the risk, or
  - c. Notice from the Company.

Each notice of cancellation or nonrenewal shall state the reason or reasons the policy is being canceled or non-renewed.

Note 1: An additional 5 day allowance shall be made for mail time.

Note 2: Disregard February 29 in leap years when determining pro-rata earned premiums.

Note 3: The insurer shall give the named insured written notice of non-renewal, cancellation, or termination at least 100 days prior to the effective date of the non-renewal pursuant to Section 627.4133, Florida Statutes, except as specified by the statute.

## **5. POLICY FEE**

Pursuant to the provisions of Section 626.7451, F.S. the Company's Managing General Agents (MGA) as defined in Section 626.091, F.S. will charge \$25 per policy (or such other amount as may be allowed by statute) on each new and renewal policy. This policy fee will not be charged on any policy when first assumed from the Citizens Property Insurance Corporation.

The policy fee shall be a component of the Company's Rate Filing and shall be fully earned.

## **6. COMMISSIONS**

The rate of commission payable to producers for all coverages shall be contractual. An agent shall not apply a service charge to an applicant for the completion of an application. Commissions as outlined above shall be a producer's only remuneration.

Note 1: No commissions shall be payable for the \$2 Emergency Management Preparedness & Assistance Trust Fund Surcharge ("EMPATF"), the MGA Fee, or other recoupments, assessments or charges as may be provided for by Florida Statute. Catastrophe fund charges or premiums may be non-commissionable at the discretion of the Company.

Note 2: In the event any policy premiums are Charged Off, commission shall only be paid on collected earned premiums.

## **7. POLICY PERIOD, MINIMUM PREMIUM AND WAIVER OF PREMIUM**

- A. All policies shall be issued for a 1 year term at premiums applicable on the effective date of the policy term.
- B. The minimum policy premium applicable to all Homeowners policy forms shall be \$1,000.
- C. Additional or return premiums of \$5 or less shall be waived or applied to the renewal premium at the option of the Company. The Company shall grant any return premium due if requested by the insured.

## **8. ROUNDING OF PREMIUMS**

The premium for each coverage shown in the policy shall be rounded to the nearest cent.

For all policy cancellations, round the total policy return premium to the nearest cent.

**9. CHANGES AND MID-TERM PREMIUM ADJUSTMENTS**

All changes shall be made using the rules and rates in effect at the inception of the policy or latest subsequent renewal date thereafter. A policy to which an endorsement to exclude windstorm coverage has been applied cannot be endorsed or otherwise changed mid-term to add the windstorm peril. If windstorm coverage is desired, it must be issued at the inception of the policy period.

**10. EFFECTIVE DATE AND IMPORTANT NOTICES**

Rules and rates shall be effective on the dates shown on the Manual pages, unless accompanying or subsequent Important Notices show otherwise and shall be part of this Manual until superseded by revised Manual pages or subsequent Important Notices.

**11. PROTECTIVE DEVICE CREDITS**

A. General

Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinkler systems in a dwelling may be recognized for a reduced premium. The amount of the credit is computed by multiplying the Non-Wind Premium by 1 - Total or maximum of Credits shown below. Information included on the application is used to confirm the discount.

|   |     |
|---|-----|
| Central Station Reporting Burglar Alarm   | .03 |
| Central Station Reporting Fire Alarm  | .04 |
| Police Station Reporting Burglar Alarm  | .02 |
| Fire Department Reporting Fire Alarm  | .03 |
| Local Burglar and/or Fire Alarm   | .02 |
| Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures   | .07 |
| Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector | .04 |

B. Discount Limitations

The maximum credit factor granted for all Burglar and Fire Alarms shall be 5.0%

C. Endorsements

Use Endorsement HO 04 16 "Premises Alarm or Fire Protection System" for Homeowners.

**12. RESERVED FOR FUTURE USE**

**13. UNDERWRITING SURCHARGES**

The following charges apply to properties that have exposures or hazards which are not contemplated by the Premium. The Company will review each risk and determine if additional premium is warranted.

**A. No Prior Insurance**

All applicants who have not carried insurance on the property being insured under this policy shall be subject to a 10% surcharge. This surcharge will also be applicable if there has been a lapse in coverage which exceeds 45 days from the effective date of the Company policy.

This surcharge will remain in effect for one year from the policy effective date to which this surcharge applies.

Exception: Not applicable to a new purchase or ownership transfer or to a new lease.

**B. Seasonal or Unoccupied Property**

Seasonal or unoccupied property which exceeds 6 consecutive months up through 12 months will receive an additional 10% surcharge. Properties unoccupied more than 12 months will be considered vacant and ineligible (see Vacant Property Rule).

**C. Dwellings 36 or More Years Old**

Dwellings with wiring, heating and roofs 36 or more years of age, if determined by the Company to be eligible for coverage, will receive an additional surcharge of 10%.

**14. MANDATORY ADDITIONAL CHARGES****A. Florida Hurricane Catastrophe Fund (FHCF) Premium Recoupment Surcharge (If Applicable)**

1. Florida law allows an insurer to recoup premiums charged by the FHCF. The insurer must adjust its rates to remove that portion of the rate attributable to catastrophe losses expected to be covered by the FHCF.
2. Multiply the Total Premium by the factor displayed in the Premium Calculation Worksheet and round to the nearest cent.
3. Additional premium endorsements will be subject to the applicable surcharge increase while return premium endorsements will effect a decrease in the applicable surcharge.
4. In the event of policy cancellation, return premium on this surcharge shall be prorated.

**B. Florida Insurance Guaranty Association (FIGA) Recoupment Surcharge (If Applicable)**

1. A Special FIGA additional charge on policies may apply.
2. Multiply Total Premium by the factor displayed in the Premium Calculation Worksheet and round to nearest cent.
3. Additional premium endorsements will be subject to the applicable surcharge increase while return premium endorsements will effect a decrease in the applicable surcharge.
4. In the event of policy cancellation, return premium on this surcharge shall be prorated.

**C. Emergency Management Preparedness And Assistance Trust Fund (Mandatory)**

An annual surcharge of \$2 shall be imposed on every policy as required by Florida law. In accordance with Florida Statute 252.372, this surcharge is not considered premium.

**D. Deficit Assessment and Other Surcharge(s) (If Applicable)**

1. Florida law provides that deficits and other financial needs of residual markets (Citizens Property Insurance Association), catastrophe funds (FHCF) and other entities may be funded through assessments on insurers which may be recouped from policyholders.
2. Multiply the Total Premium by the factor(s) displayed in the Premium Calculation Worksheet and round to nearest cent.

Note: There may be more than one assessment in effect at the same time. The applicable effective date(s) for each assessment is displayed on the "Premium Calculation Worksheet". Be sure to review the effective dates carefully. A particular surcharge may become obsolete before new replacement Manual pages are distributed.

3. In the event of policy cancellation, return premium on this surcharge shall be prorated.
4. Certain deficits and other financial needs of residual markets, catastrophe funds and other entities are funded through assessments levied directly on policyholders and not as recoupments of payments initially made by the insurer. In these cases, a surcharge will apply in the amount or percentage specified by the affected entity or regulatory authority.

**15. PAYMENT AND PAYMENT PLAN OPTIONS**

**A. New Business**

1. Full Payment Option - The full policy premium is submitted with the application:
  - (a) If paid by the insured or premium finance company within 12 calendar days of the effective date of the policy; or
  - (b) If paid by the mortgage company or title company within 17 calendar days of the effective date of the policy.
2. Two Payment Option
  - (a) 55% down; and
  - (b) 45% due by the 180th day of the policy period.
3. Four Payment Option
  - (a) 30% down; and
  - (b) 2 payments @25% each due by the 90th and 180th and one payment @ 20% due on the 270th day of the policy period.
4. Payment fee schedule for 2 and 3 above:

| Total Premium including fees<br>range from |    |         | The Fee per<br>Payment is |
|--|----|---------|---------------------------|
| \$1,000                                    | to | \$1,500 | \$10                      |
| \$1,501                                    | to | \$2,000 | \$14                      |
| \$2,001                                    | to | \$2,500 | \$18                      |
| \$2,501                                    | to | \$3,000 | \$22                      |
| \$3,001                                    | to | \$3,500 | \$26                      |
| \$3,501                                    | to | \$4,000 | \$30                      |
| \$4,001                                    | to | \$4,500 | \$34                      |
| \$4,501                                    | to | \$5,000 | \$38                      |

Add \$1 Fee per Payment for every \$150 over \$5,000  
A \$10 set-up fee applies to all policies utilizing the payment plan.

5. The applicant or policyholder may choose to finance premiums with a licensed premium finance company.
- B. Renewal Business:** The billing process is the same as the New Business process above with one exception. The payment Option will be mailed to the insured 50 days in advance of the renewal date.
- C. Late Payment Charge**

The renewal premium (or required installment thereof) must be received by the Company prior to commencement of the renewal policy period (the renewal date). Failure to timely remit renewal premiums will result in lapse. The Company at its discretion may reinstate coverage upon receipt of a late payment. If the Company agrees to reinstate coverage and the payment was 5 or more days delinquent, a fee of \$10.00 will apply. In determining whether to issue a renewal policy notwithstanding late payment, the Company will request a no loss statement and may request additional documentation.

**D. Insufficient Funds**

In the event any payment by the applicant or insured is incapable of or not accepted for deposit or returned as insufficient and the Company does not cancel coverage for nonpayment, the applicant or insured will be subject to an insufficient funds charge of \$15.00 per occurrence. Late payment charges also may apply, if applicable.

## **16. BUILDING CODE COMPLIANCE**

### **A. General**

1. The Building Code Effectiveness Grading Schedule (BCEGS) 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 which cover the perils of Windstorm or Hail may be eligible for special rating treatment, subject to the criteria in the following paragraphs.
2. In some communities, two BCEGS grades may be assigned. One grade will apply to one and two family dwelling buildings and/or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein.
3. The BCEGS grades for a community, and their effective dates, are provided in the Protection Class/BCEGS Section of this Manual.
4. A Building Code Compliance rating factor does not apply when the peril of Windstorm or Hail is excluded from the policy.

### **B. Community Grading**

1. The BCEGS grade applies to any building that has an original certificate of occupancy/completion dated in the year of the effective date of the community grading, or later.
2. If a community is re-graded, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the revised grading, or later.
3. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.
4. 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.

### **C. Individual Grading**

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.

Any building may be classified as Grade one "1" for Windstorm/Hail upon certification by a Florida licensed architect or structural engineer, based on an onsite 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.

Any costs associated with this provision are to be paid by the insured.

Note: Submit "Individual Property Certification", Form APPCIC-95.

### **D. Upgraded and Non-Participating Risks**

Buildings which do **not** qualify for Community or Individual Grading are classified as upgraded or non-participating risks. Do **not** classify as Grade "10".

E. Premium Computation

Homeowners - Community Grading

Compute the premium credit or debit as follows:

Multiply the Total Premium by the appropriate factor shown in the applicable table.

(See Building Compliance Rating Factors beginning on next page.)

**BUILDING CODE COMPLIANCE GROUPS BY TERRITORY**

| APPCIC Territory | BCEG Group | APPCIC Territory | BCEG Group | APPCIC Territory | BCEG Group | APPCIC Territory | BCEG Group | APPCIC Territory | BCEG Group |
|------------------|------------|------------------|------------|------------------|------------|------------------|------------|------------------|------------|
| 0013             | 7          | 0312             | 9          | 0611             | 2          | 3203             | 7          | 1093             | 4          |
| 0033             | 7          | 3902             | 7          | 0612             | 3          | 3303             | 8          | 1111             | 2          |
| 0051             | 3          | 3903             | 7          | 0613             | 3          | 0871             | 1          | 1112             | 3          |
| 0052             | 4          | 0331             | 3          | 0633             | 7          | 7001             | 4          | 1113             | 3          |
| 0053             | 4          | 0332             | 5          | 0652             | 3          | 0891             | 3          | 1131             | 3          |
| 0073             | 7          | 0333             | 5          | 0653             | 7          | 0892             | 7          | 1132             | 4          |
| 0091             | 3          | 0351             | 3          | 0673             | 7          | 0893             | 7          | 1133             | 4          |
| 0092             | 4          | 0352             | 4          | 0693             | 7          | 0911             | 3          | 1151             | 3          |
| 0093             | 4          | 0353             | 4          | 0711             | 3          | 0912             | 4          | 1152             | 4          |
| 0111             | 3          | 0371             | 3          | 0712             | 4          | 0913             | 4          | 1153             | 4          |
| 0112             | 6          | 0372             | 3          | 0713             | 4          | 0933             | 3          | 1173             | 9          |
| 0113             | 6          | 0373             | 3          | 0733             | 7          | 0953             | 7          | 1193             | 7          |
| 3501             | 6          | 0393             | 7          | 0751             | 3          | 4903             | 9          | 1213             | 7          |
| 3502             | 6          | 0413             | 7          | 0752             | 4          | 0973             | 9          | 1232             | 3          |
| 3503             | 6          | 0433             | 3          | 0753             | 4          | 0991             | 3          | 1233             | 4          |
| 0133             | 7          | 0451             | 4          | 0773             | 7          | 0992             | 4          | 1253             | 7          |
| 0151             | 3          | 0452             | 4          | 0793             | 7          | 0993             | 4          | 1271             | 3          |
| 0152             | 4          | 0453             | 4          | 0811             | 3          | 1011             | 3          | 1272             | 4          |
| 0153             | 4          | 0473             | 7          | 0812             | 4          | 1012             | 4          | 1273             | 4          |
| 0172             | 3          | 0493             | 4          | 0813             | 4          | 1013             | 4          | 1291             | 3          |
| 0173             | 4          | 0513             | 3          | 0833             | 7          | 1031             | 4          | 1292             | 4          |
| 0193             | 7          | 0531             | 3          | 0852             | 2          | 1032             | 6          | 1293             | 4          |
| 0211             | 3          | 0532             | 4          | 0853             | 3          | 1033             | 6          | 1311             | 3          |
| 0212             | 3          | 0533             | 4          | 0861             | 4          | 4601             | 5          | 1312             | 4          |
| 0213             | 3          | 0553             | 4          | 0862             | 7          | 4602             | 5          | 1313             | 4          |
| 0233             | 7          | 0572             | 6          | 0863             | 7          | 4603             | 5          | 1333             | 7          |
| 0273             | 4          | 0573             | 6          | 3001             | 4          | 1053             | 8          |                  |            |
| 0292             | 3          | 4702             | 5          | 3002             | 4          | 1073             | 7          |                  |            |
| 0293             | 4          | 4703             | 5          | 3201             | 7          | 1091             | 3          |                  |            |
| 0311             | 4          | 0593             | 7          | 3202             | 7          | 1092             | 4          |                  |            |

**BUILDING CODE COMPLIANCE FACTORS**

| <b>GRADE</b>           | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b> | <b>10</b> | Ungraded | Non-Participating |
|------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|----------|-------------------|
| Community Grade Code   | (01)     | (02)     | (03)     | (04)     | (05)     | (06)     | (07)     | (08)     | (09)     | (10)      | (99)     | (98)              |
| Individual Grade Code  | (11)     | (12)     | (13)     | (14)     | (15)     | (16)     | (17)     | (18)     | (19)     | (20)      |          |                   |
| <b>Territory Group</b> | Credit   | Credit   | Credit   | Credit   | Credit   | Credit   | Credit   | Credit   | Credit   |           |          | Debit             |
| <b>1</b>               | .08      | .08      | .08      | .05      | .05      | .05      | .05      | .02      | .02      | 0         | 0        | .01               |
| <b>2</b>               | .08      | .08      | .08      | .05      | .05      | .05      | .05      | .02      | .02      | 0         | 0        | .01               |
| <b>3</b>               | .07      | .07      | .07      | .04      | .04      | .04      | .04      | .02      | .02      | 0         | 0        | .01               |
| <b>4</b>               | .06      | .06      | .06      | .04      | .04      | .04      | .04      | .02      | .02      | 0         | 0        | .01               |
| <b>5</b>               | .05      | .05      | .05      | .03      | .03      | .03      | .03      | .01      | .01      | 0         | 0        | .01               |
| <b>6</b>               | .05      | .05      | .05      | .02      | .02      | .02      | .02      | .01      | .01      | 0         | 0        | .01               |
| <b>7</b>               | .04      | .04      | .04      | .02      | .02      | .02      | .02      | .01      | .01      | 0         | 0        | .01               |
| <b>8</b>               | .03      | .03      | .03      | .02      | .02      | .02      | .02      | .01      | .01      | 0         | 0        | .01               |
| <b>9</b>               | .02      | .02      | .02      | .02      | .02      | .02      | .02      | .01      | .01      | 0         | 0        | .01               |



**100. ADDITIONAL UNDERWRITING REQUIREMENTS**

The following underwriting rules are in addition to those located elsewhere in the Homeowners section of the manual.

A. Risks meeting one or more of the following cannot be bound.

1. Risks written on Form HO 00 03 who have sustained more than one loss, excluding Act of God losses, during the last 36 month period.
2. Risks with a previous water damage loss during the last 36 month period.
3. First Party Lawsuit—Any applicant or named insured who has been involved in a first party personal lines lawsuit against an auto or homeowners insurance company.
4. Alcohol or Illegal Substances, Assault and Battery, and Disorderly Conduct — Any applicant or named insured who has been arrested for driving under the influence of alcohol or any illegal substance, or for assault and battery or disorderly conduct.
5. Drivers License-- Any applicant or named insured whose driver's license has been suspended in the last 5 years;

B. Risks meeting one or more of the following will not be bound on Form HO 00 03.

1. Bankruptcy in the last 60 months;
2. Risks subject to any lien with the last 60 months;
3. Risks subject to any judgment in the last 60 months;
4. Risks subject to any voluntary repossession in the last 60 months;
5. Risks subject to any involuntary repossession in the last 60 months
6. Risks with immediate prior coverage not in authorized, voluntary market.
7. Risks with one or more water damage claim(s).

C. The Company does not use credit reports or a credit scoring system in initial underwriting. The Company may verify statements made by, or the conduct of, an applicant, insured, or resident in an application, in connection with negotiations for a policy, or during the course of a policy relationship. The Company may consider information about from public records searches, industry databases, or other sources of information. If the Company obtains a credit report as referenced at s. 626.9741, Florida Statutes, for the purposes set forth in the statute, the following will apply:

1. The Company will not request a credit report based upon the race, color, religion, marital status, age, gender, income, national origin, or place of residence of the applicant, insured, or resident.
2. The Company will not make an adverse decision based solely on the basis of information in a credit report without consideration of any other underwriting or rating factor.
3. The Company will not make an adverse decision based in whole or in part on the absence of a credit history or insufficient credit history, collection accounts with a medical industry code (if identified in the credit report), place of residence, or any other circumstance set forth in a rule promulgated by the Florida Financial Services Commission.
4. The Company will not consider the number of credit inquiries identified in a report.
5. Upon request of an applicant, insured, or resident, the Chief Underwriting Officer or other designated officer of the Company will review information provided by the applicant, insured, or resident indicating that the credit report is unduly influenced by a dissolution of marriage, the death of a spouse, temporary loss of employment, or medical conditions that were not reported with a medical industry code. The Company will complete its review within ten business days of the applicant's or insured's submission of a request and the Company's receipt of supporting documentation. If the Company determines that the credit report was unduly influenced by any of the listed factors, the Company will treat the applicant, insured, or resident as having neutral credit information or will exclude the credit information, whichever is more advantageous.

6. If an applicant, insured or resident believes that a credit report contains erroneous information and pursues correction with the applicable reporting agency, the Company will accept a new application and initiate a new underwriting process based upon the corrected information.
7. The Company's use of credit reports is limited to verification of information provided by the applicant, insured or resident. The Company does not use credit information in policy rating and therefore no use of credit scores will apply to any separately identified component of premium attributable to hurricane risk.

**D. Renewal Policies**

1. The following risks are not eligible for offers of renewal coverage:
  - a. Risks not meeting or continuing to meet eligibility standards applicable to new business set forth at Rule 2.F. and Rule 104, provided that the Company will not nonrenew any policy on the basis of filing claims for partial sinkhole or clay shrinkage losses except as permitted by Section 627.707, Florida Statutes.
  - b. Risks for which grounds for cancellation exists as set forth at Rule 4.
  - c. Risks failing to maintain or repair insured property or premises or failing to mitigate risk hazards.
  - d. Risks no longer meeting minimum or maximum coverage limit requirements or failing to maintain proper insurance to value.

Risks determined by the Company to be unacceptable for renewal coverage due to exposure management considerations, company financial performance, business objectives, reinsurance considerations, factors relating to the risk under review that would have adversely affected the company's overall risk assessment if those factors or conditions had existed or been known at the time of initial underwriting, or policyholder interactions (policy change requests, claims handling, etc.) that in the underwriter's overall assessment present a higher prospective risk of loss frequency or severity than known to the company before such interactions.

2. The Company in its discretion may offer renewal coverage to a risk not otherwise eligible for renewal pursuant to Rule 100.D.1 above based upon characteristics of the risk or an overall risk assessment. In furtherance of the financial stability and business objectives of the Company, the Company may determine pursuant to an overall risk assessment that it will not offer a renewal policy to a risk otherwise meeting eligibility criteria. When considering particular risks, the Company will consider whether factors relating to the risk under review would have adversely affected the company's overall risk assessment if those factors or conditions had existed or been known at the time of initial underwriting, or whether policyholder interactions (policy change requests, claims handling, etc.) in the underwriter's overall assessment suggest a higher prospective risk of loss frequency or severity than known to the company before such interactions.

**101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIP**

- A. The limits of liability under the Homeowners base policy are as follows:
  - 1. Section I - Property Damage

| Coverage                   | HO 00 03    |
|----------------------------|-------------|
| A – Dwelling Minimum Limit | \$1,000,000 |
| B – Other Structures       | 10% of A    |
| C – Personal Property      | 50% of A    |
| D – Loss of Use            | 20% of A    |

Limits apply to both new business and renewal business policies. These are program limits and not binding limits. Refer to the binding limitations in your Agency Contract Supplement.

- 2. Section II – Liability
  - All Forms
  - Cov. E – Personal Liability \$100,000
  - Cov. F – Medical Payments to Others \$1,000

Unless otherwise stated, Coverage E limits apply on an "occurrence" basis; Coverage F limits on an "each person" basis.

**B. Increased Limit Coverage B**

Under Coverage B of Section I, an additional amount of insurance may be written on specific structures in an amount not to exceed 70% of Coverage A.

**C. Coverage C Limits**

The limit of liability for Coverage C of Section I may be increased.

- 1. Under Coverage C of Section I, it is permissible to reduce the limit of liability to an amount not less than 25% of the limit on the dwelling; however
- 2. Under Section 627.111 of the Florida Statutes a personal lines residential policy covering Contents, Coverage C maybe excluded when the insured completes APPCIC 01 05 11 10

**D. Increased Limits Coverages E and F**

The limit of liability for Coverages E and F of Section II may be increased.

**102. DESCRIPTION OF COVERAGES**

A. Section I Coverages - Property Damage

The following is a general description of the coverages provided by the individual Homeowners Policy forms. Form HO 00 03 is an "all risk" policy for Coverage A, subject to certain conditions and exclusions listed in the policy. The policy shall be consulted for exact contract conditions. The chart below refers to Coverage C for Form HO 00 03 and to Coverages A and C for other HO policy forms offered by the Company.

|   | <b>HO 00 03</b>      |
|---|----------------------|
| Fire or Lightning   | Yes                  |
| Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles or Smoke  | Yes                  |
| Vandalism or malicious mischief   | Yes                  |
| Theft   | Yes                  |
| Volcanic eruption   | Yes                  |
| Falling objects, weight of ice, snow or sleet, accidental discharge of water or steam, sudden and accidental tearing apart of a heating system or appliance, freezing, sudden accidental damage from electrical current | Yes                  |
| Additional risks with certain exceptions (Special Coverage)   | Yes<br>Cov. A, B & D |

B. Section II Coverages - Liability - All Forms

Coverage E – Personal Liability

Coverage F – Medical Payments to Others

1. Personal Liability - Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of any insured's premises or personal activities.
2. Medical Payments to Others - Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

**103. MANDATORY COVERAGES**

It is mandatory that insurance be written for all coverages provided under both Section I and II of the Homeowners Policy unless the policyholder signs away Coverage C in accordance with Florida Statutes Section 627.712.

**104. ELIGIBILITY**

**Note:** No Homeowners policy form may be issued in the name of a corporation, partnership or association.

**A.** A Homeowners Policy may be issued:

1. To the owner-occupant(s) of a dwelling or modular home which is used exclusively for private residential purposes and contains not more than 2 families and with not more than 2 boarders or roomers per family; or
2. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement HO 04 41 - Additional Insured; or
3. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 100% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Endorsement HO 04 41 - Additional Insured; or

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.

Use Endorsement HO 04 41 - Additional Insured.

- B.** Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.
- C.** A Homeowners Policy shall not be issued to cover any mobile home, trailer home, or house trailer.
- D.** A Homeowners Policy shall not be issued to cover any property located on a farm, ranch, orchard or grove.
- E.** Windstorm or Hail Exclusion

The peril of windstorm or hail may be excluded if the property is eligible for such coverage from Citizens Property Insurance Corporation (Citizens). Windstorm or Hail shall not be excluded in areas not eligible for such coverage from Citizens unless a notarized attestation is provided by the insured and there are no additional interests.

**105. SECONDARY RESIDENCE PREMISES**

Homeowners coverage on a secondary residence premises shall be provided under a separate policy.

**106. RESERVED FOR FUTURE USE**

**107. CONSTRUCTION DEFINITIONS**

- A. Frame - Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports. (Use Construction Code 1.)  
Aluminum or plaster siding over frame. (Use Construction Code 5.)
- B. Masonry Veneer - Exterior walls of combustible construction veneered with brick or stone. (Use Construction Code 2.)
- 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 (Disregarding floors resting directly on the ground). (Use Construction Code 3.)
- D. Superior Construction  
(Use Construction Code 4.)
1. Non-Combustible - Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
  2. Masonry Non-Combustible - Exterior walls constructed of masonry materials (as described in C. above) and floors and roof of metal or other non-combustible materials.
  3. Fire Resistive - Exterior walls, floors and roof constructed of masonry or other fire resistive materials.

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

**108. SEASONAL DWELLING DEFINITION**

A seasonal dwelling is a dwelling with continuous unoccupancy of 3 or more consecutive months during any 1 year period.

**109. SINGLE BUILDING DEFINITION**

Only buildings which are separated by space shall be considered separate buildings and be eligible for coverage.

**201. POLICY PERIOD**

The policy may be written for a period of one year and may be extended for successive policy periods by extension certificate based upon the premiums, forms and endorsements then in effect for the Company.

**202. CHANGES OR CANCELLATIONS**

- A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is canceled.
- B. If insurance is increased, canceled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement. A policy to which an endorsement to exclude windstorm coverage has been applied cannot be endorsed or otherwise changed mid-term to add the windstorm peril. If windstorm coverage is desired, it must be issued at the inception of the policy period.

**203. MANUAL PREMIUM REVISION**

A manual premium revision shall be made in accordance with the following procedures.

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

**204. RESERVED FOR FUTURE USE**

**205. RESERVED FOR FUTURE USE**

**206. TRANSFER OR ASSIGNMENT**

The policy may not be transferred or assigned.

**207. RESERVED FOR FUTURE USE**

**208. PREMIUM ROUNDING RULE**

Each premium shown on the policy and endorsements shall be rounded to the nearest cent.

In the event of cancellation by the Company, the return premium will be rounded to the nearest cent.

**209. RESERVED FOR FUTURE USE**

**301. TERRITORIAL BASE RATES PER \$1,000 PRIMARY LIMIT COVERAGE A**

The Base Premium is developed by multiplying the base rate per \$1,000 of primary limit by the desired amount of insurance. Adjustments for additional coverage, surcharges and credits are described on the Homeowners Rating Worksheet.

A. Form **HO 00 03** Territorial Base Rates per \$1,000 Primary Limit Coverage A and Hurricane Percentages

| <u>Territory Code</u> | <u>Primary County</u> | Base Rate per<br><u>\$1,000 Primary<br/>Limit of Coverage A</u> | <u>Ex-Wind<br/>Credit</u> | <u>Hurricane<br/>Percentage</u> |
|-----------------------|-----------------------|---|---------------------------|---------------------------------|
| 0013                  | Alachua               | 4.910   | 51.8%                     | 35.8%                           |
| 0033                  | Baker                 | 4.698   | 49.0%                     | 33.9%                           |
| 0051                  | Bay                   | 25.532  | 66.2%                     | 61.5%                           |
| 0052                  | Bay                   | 23.677  | 54.5%                     | 50.0%                           |
| 0053                  | Bay                   | 9.853   | 54.6%                     | 50.0%                           |
| 0073                  | Bradford              | 5.236   | 49.0%                     | 33.9%                           |
| 0091                  | Brevard               | 25.532  | 66.2%                     | 61.5%                           |
| 0092                  | Brevard               | 19.875  | 60.2%                     | 53.6%                           |
| 0093                  | Brevard               | 10.364  | 60.2%                     | 53.6%                           |
| 0111                  | Broward               | 44.112  | 87.9%                     | 87.3%                           |
| 0112                  | Broward               | 39.971  | 62.3%                     | 60.2%                           |
| 0113                  | Broward               | 14.330  | 62.3%                     | 60.2%                           |
| 0133                  | Calhoun               | 7.094   | 48.5%                     | 33.6%                           |
| 0151                  | Charlotte             | 23.617  | 66.2%                     | 61.5%                           |
| 0152                  | Charlotte             | 15.527  | 54.6%                     | 50.0%                           |
| 0153                  | Charlotte             | 9.324   | 54.5%                     | 50.0%                           |
| 0172                  | Citrus                | 8.457   | 73.8%                     | 68.5%                           |
| 0173                  | Citrus                | 6.184   | 62.5%                     | 57.3%                           |
| 0193                  | Clay                  | 5.267   | 48.5%                     | 33.6%                           |
| 0211                  | Collier               | 31.940  | 66.2%                     | 61.5%                           |
| 0212                  | Collier               | 26.820  | 66.2%                     | 61.5%                           |
| 0213                  | Collier               | 13.966  | 66.2%                     | 61.5%                           |
| 0233                  | Columbia              | 4.645   | 49.0%                     | 33.9%                           |
| 0273                  | DeSoto                | 8.929   | 54.6%                     | 50.0%                           |
| 0292                  | Dixie                 | 9.929   | 67.1%                     | 62.3%                           |
| 0293                  | Dixie                 | 5.991   | 55.3%                     | 50.7%                           |
| 0311                  | Duval                 | 8.591   | 62.2%                     | 58.9%                           |
| 0312                  | Duval                 | 9.026   | 36.8%                     | 30.8%                           |
| 0331                  | Escambia              | 20.045  | 66.2%                     | 61.5%                           |
| 0332                  | Escambia              | 20.992  | 56.5%                     | 51.0%                           |
| 0333                  | Escambia              | 14.391  | 56.5%                     | 51.0%                           |
| 0351                  | Flagler               | 14.152  | 66.7%                     | 61.9%                           |
| 0352                  | Flagler               | 12.108  | 55.0%                     | 50.5%                           |
| 0353                  | Flagler               | 6.646   | 54.5%                     | 50.0%                           |
| 0371                  | Franklin              | 25.532  | 66.2%                     | 61.5%                           |
| 0372                  | Franklin              | 23.563  | 66.2%                     | 61.5%                           |
| 0373                  | Franklin              | 14.721  | 66.2%                     | 61.5%                           |
| 0393                  | Gadsden               | 5.153   | 48.6%                     | 33.6%                           |
| 0413                  | Gilchrist             | 5.496   | 48.5%                     | 33.6%                           |
| 0433                  | Glades                | 10.741  | 66.2%                     | 61.5%                           |
| 0451                  | Gulf                  | 21.552  | 54.5%                     | 50.0%                           |



**A. TERRITORIAL BASE RATES PER \$1,000 PRIMARY LIMIT COVERAGE A (Continued)**

| <u>Territory Code</u> | <u>Primary County</u> | <u>Base Rate per<br/>\$1,000 Primary<br/>Limit of Coverage A</u> | <u>Ex-Wind<br/>Credit</u> | <u>Hurricane<br/>Percentage</u> |
|-----------------------|-----------------------|--|---------------------------|---------------------------------|
| 0452                  | Gulf                  | 16.211   | 54.5%                     | 50.0%                           |
| 0453                  | Gulf                  | 9.907  | 54.5%                     | 50.0%                           |
| 0473                  | Hamilton              | 4.449  | 49.0%                     | 33.9%                           |
| 0493                  | Hardee                | 8.309  | 54.5%                     | 50.0%                           |
| 0513                  | Hendry                | 10.741   | 66.2%                     | 61.5%                           |
| 0531                  | Hernando              | 14.454   | 73.8%                     | 68.5%                           |
| 0532                  | Hernando              | 11.167   | 63.3%                     | 58.0%                           |
| 0533                  | Hernando              | 7.001  | 62.4%                     | 57.3%                           |
| 0553                  | Highlands             | 8.580  | 54.5%                     | 50.0%                           |
| 0572                  | Hillsborough          | 9.950  | 48.5%                     | 42.9%                           |
| 0573                  | Hillsborough          | 7.170  | 48.9%                     | 43.3%                           |
| 0593                  | Holmes                | 5.789  | 48.6%                     | 33.6%                           |
| 0611                  | Indian River          | 35.080   | 86.4%                     | 85.3%                           |
| 0612                  | Indian River          | 32.852   | 66.2%                     | 61.5%                           |
| 0613                  | Indian River          | 14.211   | 66.2%                     | 61.5%                           |
| 0633                  | Jackson               | 5.539  | 48.5%                     | 33.6%                           |
| 0652                  | Jefferson             | 5.029  | 66.2%                     | 61.5%                           |
| 0653                  | Jefferson             | 5.058  | 49.0%                     | 33.9%                           |
| 0673                  | Lafayette             | 4.771  | 48.5%                     | 33.6%                           |
| 0693                  | Lake                  | 6.338  | 53.9%                     | 37.3%                           |
| 0711                  | Lee                   | 18.089   | 66.2%                     | 61.5%                           |
| 0712                  | Lee                   | 23.677   | 54.5%                     | 50.0%                           |
| 0713                  | Lee                   | 10.305   | 54.5%                     | 50.0%                           |
| 0733                  | Leon                  | 4.872  | 49.0%                     | 33.9%                           |
| 0751                  | Levy                  | 18.435   | 67.1%                     | 62.3%                           |
| 0752                  | Levy                  | 9.055  | 55.5%                     | 50.9%                           |
| 0753                  | Levy                  | 6.685  | 55.3%                     | 50.7%                           |
| 0773                  | Liberty               | 5.948  | 48.6%                     | 33.6%                           |
| 0793                  | Madison               | 4.696  | 49.0%                     | 33.9%                           |
| 0811                  | Manatee               | 25.532   | 66.2%                     | 61.5%                           |
| 0812                  | Manatee               | 20.053   | 54.5%                     | 50.0%                           |
| 0813                  | Manatee               | 10.760   | 54.5%                     | 50.0%                           |
| 0833                  | Marion                | 5.384  | 53.3%                     | 36.8%                           |
| 0852                  | Martin                | 31.439   | 86.4%                     | 85.3%                           |
| 0853                  | Martin                | 13.710   | 80.9%                     | 79.1%                           |
| 0861                  | Miami-Dade            | 29.555   | 83.9%                     | 83.0%                           |
| 0862                  | Miami-Dade            | 47.072   | 61.7%                     | 60.4%                           |
| 0863                  | Miami-Dade            | 19.811   | 61.7%                     | 60.4%                           |
| 0871                  | Monroe                | 57.641   | 90.3%                     | 89.4%                           |
| 0891                  | Nassau                | 9.831  | 66.2%                     | 61.5%                           |
| 0892                  | Nassau                | 9.320  | 48.6%                     | 33.6%                           |
| 0893                  | Nassau                | 5.062  | 48.6%                     | 33.6%                           |
| 0911                  | Okaloosa              | 25.532   | 66.2%                     | 61.5%                           |
| 0912                  | Okaloosa              | 23.677   | 54.5%                     | 50.0%                           |
| 0913                  | Okaloosa              | 7.914  | 54.5%                     | 50.0%                           |

**A. TERRITORIAL BASE RATES PER \$1,000 PPRIMARY LIMIT COVERAGE A (Continued)**

| <u>Territory Code</u> | <u>Primary County</u> | Base Rate per<br>\$1,000 Primary<br><u>Limit of Coverage A</u> | Ex-Wind<br><u>Credit</u> | Hurricane<br><u>Percentage</u> |
|-----------------------|-----------------------|--|--------------------------|--------------------------------|
| 0933                  | Okeechobee            | 10.741   | 66.2%                    | 61.5%                          |
| 0953                  | Orange                | 6.514  | 49.3%                    | 34.1%                          |
| 0973                  | Osceola               | 7.048  | 53.1%                    | 33.2%                          |
| 0991                  | Palm Beach            | 44.754   | 87.9%                    | 87.3%                          |
| 0992                  | Palm Beach            | 44.565   | 76.9%                    | 75.1%                          |
| 0993                  | Palm Beach            | 19.333   | 76.9%                    | 75.1%                          |
| 1011                  | Pasco                 | 14.886   | 74.4%                    | 69.1%                          |
| 1012                  | Pasco                 | 13.105   | 64.1%                    | 58.7%                          |
| 1013                  | Pasco                 | 7.505  | 61.2%                    | 56.2%                          |
| 1031                  | Pinellas              | 19.936   | 71.2%                    | 65.5%                          |
| 1032                  | Pinellas              | 16.590   | 48.5%                    | 42.9%                          |
| 1033                  | Pinellas              | 9.293  | 47.6%                    | 42.2%                          |
| 1053                  | Polk                  | 6.918  | 42.6%                    | 32.0%                          |
| 1073                  | Putnam                | 7.087  | 48.5%                    | 33.6%                          |
| 1091                  | Saint Johns           | 11.413   | 66.7%                    | 61.9%                          |
| 1092                  | Saint Johns           | 10.334   | 55.0%                    | 50.5%                          |
| 1093                  | Saint Johns           | 6.004  | 54.5%                    | 50.0%                          |
| 1111                  | Saint Lucie           | 36.561   | 86.4%                    | 85.3%                          |
| 1112                  | Saint Lucie           | 26.249   | 66.2%                    | 61.5%                          |
| 1113                  | Saint Lucie           | 14.606   | 66.2%                    | 61.5%                          |
| 1131                  | Santa Rosa            | 25.532   | 66.2%                    | 61.5%                          |
| 1132                  | Santa Rosa            | 23.677   | 54.5%                    | 50.0%                          |
| 1133                  | Santa Rosa            | 8.757  | 54.6%                    | 50.0%                          |
| 1151                  | Sarasota              | 25.532   | 66.2%                    | 61.5%                          |
| 1152                  | Sarasota              | 21.363   | 54.5%                    | 50.0%                          |
| 1153                  | Sarasota              | 10.094   | 54.5%                    | 50.0%                          |
| 1173                  | Seminole              | 6.906  | 53.6%                    | 33.5%                          |
| 1193                  | Sumter                | 5.743  | 53.9%                    | 37.3%                          |
| 1213                  | Suwannee              | 6.392  | 49.0%                    | 33.9%                          |
| 1232                  | Taylor                | 6.785  | 66.2%                    | 61.5%                          |
| 1233                  | Taylor                | 5.508  | 55.3%                    | 50.7%                          |
| 1253                  | Union                 | 7.023  | 49.0%                    | 33.9%                          |
| 1271                  | Volusia               | 12.547   | 66.9%                    | 62.1%                          |
| 1272                  | Volusia               | 11.525   | 60.9%                    | 54.2%                          |
| 1273                  | Volusia               | 5.560  | 60.2%                    | 53.6%                          |
| 1291                  | Wakulla               | 15.965   | 66.2%                    | 61.5%                          |
| 1292                  | Wakulla               | 12.513   | 54.6%                    | 50.0%                          |
| 1293                  | Wakulla               | 6.784  | 55.3%                    | 50.7%                          |
| 1311                  | Walton                | 25.532   | 66.2%                    | 61.5%                          |
| 1312                  | Walton                | 23.677   | 54.5%                    | 50.0%                          |
| 1313                  | Walton                | 8.377  | 54.5%                    | 50.0%                          |
| 1333                  | Washington            | 7.094  | 48.5%                    | 33.6%                          |
| 3001                  | Miami-Dade            | 55.367   | 81.6%                    | 80.6%                          |
| 3002                  | Miami-Dade            | 47.664   | 81.6%                    | 80.6%                          |
| 3201                  | Miami-Dade            | 33.823   | 76.1%                    | 75.2%                          |

**AMERICAN PLATINUM PROPERTY AND CASUALTY INSURANCE COMPANY  
 FLORIDA PERSONAL PROPERTY MANUAL  
 HOMEOWNERS PROGRAM  
 PAGE 25  
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**A. TERRITORIAL BASE RATES PER \$1,000 PPRIMARY LIMIT COVERAGE A (Continued)**

| <u>Territory Code</u> | <u>Primary County</u> | <u>Base Rate per<br/>\$1,000 Primary<br/>Limit of Coverage A</u> | <u>Ex-Wind<br/>Credit</u> | <u>Hurricane<br/>Percentage</u> |
|-----------------------|-----------------------|--|---------------------------|---------------------------------|
| 3202                  | Miami-Dade            | 20.215   | 76.1%                     | 75.2%                           |
| 3203                  | Miami-Dade            | 20.328   | 50.7%                     | 46.8%                           |
| 3303                  | Miami-Dade            | 38.627   | 74.7%                     | 73.7%                           |
| 3501                  | Broward               | 39.769   | 74.7%                     | 73.7%                           |
| 3502                  | Broward               | 14.258   | 74.7%                     | 73.7%                           |
| 3503                  | Broward               | 6.361  | 36.8%                     | 30.8%                           |
| 3902                  | Duval                 | 4.596  | 36.8%                     | 30.8%                           |
| 3903                  | Duval                 | 22.207   | 73.2%                     | 70.8%                           |
| 4601                  | Pinellas              | 19.765   | 73.2%                     | 70.8%                           |
| 4602                  | Pinellas              | 12.574   | 72.8%                     | 70.4%                           |
| 4603                  | Pinellas              | 9.669  | 44.3%                     | 40.8%                           |
| 4702                  | Hillsborough          | 8.627  | 43.3%                     | 39.9%                           |
| 4703                  | Hillsborough          | 6.765  | 51.6%                     | 35.4%                           |
| 4903                  | Orange                | 67.199   | 87.1%                     | 85.2%                           |
| 7001                  | Monroe                | 20.215   | 76.1%                     | 75.2%                           |

a. Classification Tables

(1) Form Factors

|          |      |
|----------|------|
| HO 00 03 | 1.00 |
|----------|------|

(2) Protection - Construction Factors (Non-Wind Portion of Premium)

| <b>Prot.<br/>Class</b> | <b>Frame</b> | <b>Construction*</b> |                 |
|------------------------|--------------|----------------------|-----------------|
|                        |              | <b>Masonry</b>       | <b>Superior</b> |
| 1                      | 1.16         | 0.95                 | 0.78            |
| 2                      | 1.17         | 0.96                 | 0.79            |
| 3                      | 1.18         | 0.98                 | 0.80            |
| 4                      | 1.19         | 0.99                 | 0.81            |
| 5                      | 1.21         | 1.00                 | 0.82            |
| 6                      | 1.22         | 1.01                 | 0.83            |
| 7                      | 1.75         | 1.08                 | 0.89            |
| 8                      | 1.75         | 1.08                 | 0.89            |
| 8B                     | 1.89         | 1.23                 | 1.01            |
| 9                      | 1.99         | 1.33                 | 1.09            |
| 10                     | 2.53         | 1.33                 | 1.09            |

(3) Protection - Construction Factors (Wind Portion of Premium)

| <b>Prot.<br/>Class</b> | <b>Frame</b> | <b>Construction*</b> |                 |
|------------------------|--------------|----------------------|-----------------|
|                        |              | <b>Masonry</b>       | <b>Superior</b> |
| All Classes            | 1.25         | 1.00                 | 0.95            |

**FOOTNOTES**

\* Masonry Veneer is rated as Masonry.  
 Aluminum or Plastic Siding over Frame is rated as Frame.

**401. CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY**

A. Coverage Increase

The limit of \$500 may be increased. An additional rate is to be charged.

B. Premium

| Limit    | Premium |
|----------|---------|
| \$1,000  | \$1.22  |
| \$2,500  | \$3.63  |
| \$5,000  | \$4.83  |
| \$7,500  | \$6.05  |
| \$10,000 | \$7.24  |

C. Endorsement

Use Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage Increased Limit Endorsement HO 04 53.

**402. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST COVERAGE**

A. The premium to extend the limit of liability for Coverage C to include Replacement Cost Coverage is computed by multiplying the Premium by the appropriate factor below.

HO 00 03                    0.15

B. When Replacement Cost Coverage is written on form HO 00 03, Coverage C must be written at 50% of Coverage A.

Use Endorsement APPCIC 04 90 09 11 Personal Property Replacement Cost Loss Settlement.

**403. RESERVED FOR FUTURE USE**

**404. ORDINANCE OR LAW COVERAGE – INCREASED LIMITS**

Policies written on form HO 00 03 include coverage for costs necessary to meet applicable laws and ordinances regulating the construction, use, or repair of the dwelling or requiring the tearing down of the dwelling, including the costs of removing the debris. This coverage is limited to 10% of the dwelling (Coverage A) limit. For an additional premium, the limit of this coverage may be increased. The Premium will be adjusted by the following factors, according to the selected coverage amount.

| <b>Percentage Of Coverage A</b>   |                     |                |
|-----------------------------------|---------------------|----------------|
| <b>Increase In Amount</b>         | <b>Total Amount</b> | <b>Factors</b> |
| 15%                               | 25%                 | 1.03           |
| 40%                               | 50%                 | 1.07           |
| 65%                               | 75%                 | 1.11           |
| 90%                               | 100%                | 1.15           |
| For each add'l 25% increment, add |                     | .04            |

Use Endorsement HO 04 77

**405. RESERVED FOR FUTURE USE**

**406. DEDUCTIBLES**

All policies are subject to a deductible that applies to loss from all Section I perils.

A. Base Deductibles

\$500 All Other Perils Deductible  
2% Hurricane Deductible

B. Optional Hurricane Deductibles

Wind Premium Calculation:  $\text{SUBTOTAL D} \times [1 - (\text{Hurricane Percentage} / \text{Wind Percentage})] \times \text{Hurricane Deductible Factor}$

| <b>Hurricane Deductible</b> | <b>Factor</b> |
|-----------------------------|---------------|
| 2.0%                        | 1.00          |
| 3.0%                        | 0.97          |
| 3.5%                        | 0.96          |
| 4.0%                        | 0.95          |
| 5.0%                        | 0.92          |
| 10.0%                       | 0.82          |

C. Optional All Other Perils (AOP) Deductibles

Wind Premium Calculation:  $\text{SUBTOTAL D} \times (\text{Hurricane Percentage} / \text{Wind Percentage}) \times \text{All Other Perils Deductible Factor}$

Non-Wind Premium Calculation:  $\text{Developed Premium Prior to Deductible Options} \times \text{All Other Perils Deductible Factor}$

| <b>All Other Perils Deductible</b> | <b>Factor</b> |
|------------------------------------|---------------|
| \$500                              | 1.00          |
| \$1,000                            | 0.89          |
| \$2,500                            | 0.81          |
| \$5,000                            | 0.72          |

D. Sinkhole Deductible

If sinkhole coverage is included in the policy in accordance with Rule 904, a 10% sinkhole deductible will apply. Refer to Rule 904.

**507. PERMITTED INCIDENTAL OCCUPANCIES RESIDENCE PREMISES**

- A. Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II.

The policy may be endorsed to provide expanded Section I Coverage and Section II Coverage on a permitted incidental occupancy in the dwelling or in another structure on the residence premises.

Use Endorsement HO 04 42 - Permitted Incidental Occupancies - Residence Premises, for Section I and II Coverages.

- B. Permitted Incidental Occupancies

Examples of such occupancies are offices, schools or studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

- C. Other Structures

If the permitted incidental occupancy is located in another structure, Coverage B does not apply to that structure. See E. below for charge for specific insurance on the structure.

- D. Personal Property

The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the declarations. If increased Coverage C limits are desired, see Rule 512.A.

- E. Premium

1. Section I - Property

- a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
- b. If the permitted incidental occupancy is located in another structure, charge \$6.00 per \$1,000 of specific insurance on the structure.

2. Section II - Liability

The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises. Use Endorsement HO 04 42 Permitted Incidental Occupancies Residence Premises and charge a flat \$18.00 for the residence premises.

**508. LOSS ASSESSMENT COVERAGE**

A. Residence Premises

1. Coverage Description

The policy automatically provides, under Section I Additional Coverages and Section II Additional Coverages, a limit of \$1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake.

2. Higher Limits

Higher Limits are not available.

**509. BUSINESS PROPERTY – INCREASED LIMIT**

A. On-Premises

1. The \$2,500 limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500.

2. Premium:

\$5,000 Coverage Limit: \$28.20.

\$7,500 Coverage Limit: \$56.39.

\$10,000 Coverage Limit: \$84.59.

3. The limit of liability in excess of \$2,500 does not apply to:

- a. Business property in storage or held as a sample or for sale or delivery after sale.
- b. Business property pertaining to a business actually conducted on the residence premises.

4. The Property described in Paragraphs 3.a. and 3.b. are covered under the following optional endorsements:

- a. Permitted Incidental Occupancies.

B. Off-Premises

When the on-premises limit is increased, the off-premises limit of \$500 is automatically increased, at no additional charge, to an amount that is 20% of the total on-premises limit of liability.

C. Endorsement

Use Increased Limits On Business Property Endorsement HO 04 12.



**510. SCREENED ENCLOSURES AND CARPORTS**

Unless an additional premium is paid, coverage for loss due to a Hurricane is excluded for the following items.

1. Aluminum Framed Screened Enclosures
2. Aluminum Framed Carports

Endorsement APPCIC SECE 201011 will be included for all policies unless coverage is specifically purchased.

\$50,000 of coverage for Aluminum Framed Screened Enclosures and Aluminum Framed Carports may be purchased at the following rate:

(Territorial Base Rate per \$1,000 Primary Limit of Coverage A on pages 22 through 25) x 50 x (Hurricane Percent) x (Hurricane Deductible Factor) x 0.98

Endorsement APPCIC SECI 201109 will be included for all policies when coverage is specifically purchased.

This endorsement does not provide coverage for screen material or costs associated with removing or replacing screens.

This endorsement does not increase the limit of liability for Coverage A.

**511. OTHER STRUCTURES**

A. When insurance is written on a specific structure on the residence premises for:

1. Increased limits, or
2. Rented to others for residential purposes

the rates per \$1,000 of insurance shown below shall apply separately to each structure.

B. Increased Limits - Up to 70% of Coverage A

Rate per \$1,000 increase: \$4.51

Use Endorsement HO 04 48 Other Structures - Increased Limits.

C. Rented to Others - Residence Premises

Use the sum of:

1. Rate per \$1,000 increase: \$6.76
2. A premium of \$35.10 for the increased Coverages E and F exposure.

Use Endorsement HO 04 40 Structure Rented to Others - Residence Premises.

**512. PERSONAL PROPERTY**

A. Increased Limit

The limit of liability for Coverage C may be increased up to a maximum of 80% of Coverage A amount.

Rate per \$1,000 increase in coverage: \$2.25.

B. Reduction in Limit

1. The limit of liability for Coverage C maybe reduced to an amount not less than 25% of the Coverage A limit  
The reduction credit per \$1,000 decrease in coverage: \$1.14; or
2. Under Section 627.712 of the Florida Statutes contents, Coverage C, may be excluded when the following conditions are met:
  - a. The insured states in his or her own handwriting I DO NOT WANT THE INSURANCE ON MY HOME TO PAY FOR THE COSTS TO REPAIR OR REPLACE ANY CONTENTS THAT ARE DAMAGED. I WILL PAY THOSE COSTS. MY INSURANCE WILL NOT; and
  - b. signs his or her name and dates; and
  - c. It must also be signed by every other named insured on the policy and dated.

This reduction in Coverage C selected in accordance with this endorsement will remain in effect for the term of the policy and for each renewal unless the policy holder elects otherwise in writing. No changes, addition or alteration can be implemented mid-term. Any future changes, additions or alterations of this endorsement will only be implemented on the renewal or anniversary date of the policy.

The reduction credit per \$1,000 decrease in coverage: \$1.14.

### 513. SCHEDULED PERSONAL PROPERTY

Specific items of personal property may be scheduled for additional personal property coverage. Coverage for these items must be submitted for approval prior to binding coverage with information substantiating the item(s) value.

When the Scheduled Personal Property Endorsement HO 04 61 is attached to a policy with Endorsement HO 23 86, the following property, if scheduled, will also be subject to repair or replacement cost loss settlement up to the scheduled limit of liability:

- A. Jewelry
- B. Furs and garments trimmed with fur or consisting principally of fur.
- C. Cameras, projection machines, films and related articles of equipment. Property used for business or professional purposes are excluded.
- D. Musical instruments and related articles of equipment. Property used for business or professional purposes are excluded.
- E. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware (excluding pens, pencils, flasks, smoking implements or jewelry).
- F. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.
- G. Fine Arts (Breakage Coverage is excluded).
- H. Postage Stamps
- I. Rare and Current Coins

Use endorsement HO 04 61 10 00 Scheduled Personal Property

An appraisal completed within the past year is required for items valued over \$1,000.

The basic coverage rate is:  $(\text{Limit} / \$100) \times (\text{per } \$100 \text{ rate in the table below})$ :

| Scheduled Property Type  | Rate per \$100 of Coverage |
|--|----------------------------|
| Jewelry  | \$2.00                     |
| Furs and garments trimmed with fur or consisting principally of fur  | \$0.40                     |
| Cameras, projection machines, films and related articles of equipment  | \$1.65                     |
| Musical instruments and related articles of equipment  | \$0.60                     |
| Silverware, silver-plated ware, goldware, gold-plated ware and pewterware (excluding pens, pencils, flasks, smoking implements or jewelry) | \$0.55                     |
| Golfer's equipment meaning golf clubs, golf clothing and golf equipment  | \$1.40                     |
| Fine Arts – No Breakage  | \$0.65                     |
| Postage Stamps   | \$0.65                     |
| Rare and Current Coins   | \$1.85                     |

**520. LIMITED COVERAGE FOR FUNGI, WET OR DRY ROT, OR BACTERIA**

A. Basic, limited coverage for Fungi, Wet or Dry Rot, or Bacteria is provided by mandatory endorsement as follows:

Section I- \$10,000 per covered loss, subject to a \$20,000 policy aggregate, to pay for loss to covered real or personal property owned by an insured that is damaged by fungi, wet or dry rot or bacteria on the property covered under Section I- Property Coverages, in accordance with the terms and conditions of the policy and endorsement(s).

Section II- \$50,000 to pay for damages because of bodily injury or property damage involving the inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, or bacteria, in accordance with the terms and conditions of the policy and endorsement(s).

B. Optional increased limits for Section I coverage:

Option 1: \$25,000 Each Covered Loss  
\$50,000 Policy Aggregate  
The additional premium for Option 1 is \$60

Option 2: \$50,000 Each Covered Loss  
\$50,000 Policy Aggregate  
The additional premium for Option 2 is \$90

C. The endorsements establish sublimits of liability and do not increase the policy limits. This section of the Manual provides only a summary of the endorsements and related provisions. Consult the endorsement forms for specific policy changes.

Increased limit options will apply only at policy anniversary dates. Midterm endorsements are not available. Requests for increased limits must be submitted in writing, dated and signed by the named insured, and are subject to underwriting and inspection by the company. If no request is made, the basic (standard) limits will apply. Requests for increased limits cannot be submitted on a bound basis. If the underlying policy is bound and increased limits are requested, the basic (standard) limits will apply until eligibility is determined. No premium for the increased limits may be collected with a request. If the property is eligible after underwriting and inspection, the company will issue the increased limits endorsement and bill the additional premium.

**601. RESIDENCE PREMISES – BASIC AND INCREASED PERSONAL LIABILITY AND MEDICAL PAYMENTS LIMITS**

A. Residence Premises

The minimum limit of liability for Coverage E (Personal Liability) is \$100,000 and for Coverage F (Medical Payments to Others) is \$1,000 per person. The premium for these limits is included in the Base Premium.

1. The additional charges to increase Coverage E Liability and Coverage F to the following amounts are:

| Coverage E Limit | Coverage F Limit | Premium |
|------------------|------------------|---------|
| \$300,000        | \$5,000          | \$80    |
| \$500,000        | \$10,000         | \$120   |

Limits higher than \$300,000 Coverage E and higher than \$5,000 Coverage F must be submitted for approval.

**901. WINDSTORM OR HAIL EXCLUSION**

- A. The peril of Wind or Hail may be excluded in accordance with Section 627.712 of tile Florida Statutes, under the following conditions:
1. The named insured must write and provide to the company the following statement, in his or her own handwriting and sign and date his or her name. "I DO NOT WANT THE INSURANCE ON MY HOME TO PAY FOR DAMAGE FROM WINDSTORMS. I WILL PAY THOSE COSTS. MY INSURANCE WILL NOT."; and
  2. This must also be signed by every other named insured on tile policy and dated; and
  3. If the insured dwelling is subject a mortgage holder or lien holder it is the insured's responsibility to have the following completed, signed and notarized by an officer of tile financial institution or lien holder: I HAVE REVIEWED AND ACCEPT THE EXCLUSION OF WIND OR HAIL AS INDICATED ABOVE.

Use form APPCIC 04 94 11 10 Wind Sign-away and endorsement HO 04 89 07 01 Windstorm Or Hail Exclusion - Florida

- B. When the peril of Windstorm or Hail is excluded from coverage under Section I of the policy, develop the premium as follows:
1. Determine the appropriate credit from the Territorial Base Rate per \$1,000 Primary Limit Coverage A and the E-x-Wind Credits on pages 22 through 25.
  2. Subtract the appropriate Wind Credit from the Territorial Base Rate per \$1,000 Primary Limit Coverage A .

**902. WINDSTORM LOSS REDUCTION CREDITS****A. Qualifications**

When a policy covers the perils of Windstorm or Hail a risk may be eligible for a premium credit upon appropriate underwriting and, where applicable, the Company's receipt of an attestation as described below. The credits are listed on the following tables. Please refer to the appropriate table for existing homes or for new construction permitted after March 1, 2002 (the effective date of the Florida Building Code (2001)).

The applicant or insured may obtain the hip-roof credit by submitting pictures showing the entire roofline of the dwelling and a statement from the insured that the pictures depict the insured dwelling.

For all other credits applicable for dwellings permitted prior to March 1, 2002, the applicant or insured must submit a Uniform Mitigation Verification Inspection Form in order to qualify for credits. The form must be completed by a professional identified by section 627.711(2), Florida Statutes. Each uniform mitigation verification form remains subject to underwriting review and verification. A dwelling permitted prior to March 1, 2002, is not required to meet all of the minimum standards of the Florida Building Code (2001) in order to qualify for the credits. Credits will apply to dwellings permitted after March 1, 2002, based upon application for the Florida Building Code in the territory in which the dwelling is located, subject to the company's right to request verification of construction features.

The policyholder is responsible for providing proof of compliance and for all expenses associated with substantiating the existence of mitigation features.

The table for existing construction contains the following risk characteristics.

1. Type of roof cover
  - a. Non-FBC Equivalent; or
  - b. FBC Equivalent
2. Type of roof deck attachment
  - a. A - (6d @ 6"/12")
  - b. B - (8d @ 6"/12")
  - c. C - (8d @ 6"/6") and D - (8d @ 6"/6") Dimensional Lumber Deck
3. Method used to connect the roof to the walls of the structure
  - a. Toe Nails,
  - b. Clips,
  - c. Single Wraps; or
  - d. Double Wraps
4. Type of protective device on structure openings
  - a. None,
  - b. Basic – Windows or All
  - c. Hurricane – Windows or All
5. Type of construction
  - a. Frame,
  - b. Masonry; or
  - c. Reinforced Masonry
6. Terrain Type
  - a. B – 2% Deductible
  - b. C – 2% Deductible
7. Roof Shape
  - a. Hip; or
  - b. Other
8. Existence of Secondary Water Resistance

The table for new construction considers the following risk characteristics:

1. Type of roof deck attachment
  - a. Reinforced Concrete Roof Deck,
  - b. Dimensional Lumber Deck; or
  - c. Other
2. Terrain Exposure
  - a. B
  - b. C
  - c. High Velocity Hurricane Zone
3. FBC Wind Speed
  - a. Greater Than or Equal to 100 mph,
  - b. Greater Than or Equal to 110 mph; or
  - c. Greater Than or Equal to 120 mph
4. Wind Speed of Design
  - a. Greater Than or Equal to 100 mph,
  - b. Greater Than or Equal to 110 mph; or
  - c. Greater Than or Equal to 120 mph
5. Internal Pressure Design
  - a. Enclosed; or
  - b. Partially Enclosed
6. Located in a Wind Borne Debris Region
7. Construction Type
  - a. Frame,
  - b. Masonry; or
  - c. Reinforced Masonry
8. Roof Type
  - a. Hip; or
  - b. Other
9. Existence of Secondary Water Resistance
10. Type of protective device on structure openings
  - a. None,
  - b. Windows or All

**B. Premium Credit Computation**

1. Compute the premium credit as follows:
  - a. Multiply the applicable Wind Premium by the appropriate factor noted in the applicable Windstorm Loss Reduction Credit Table below.

See Windstorm Loss Reduction Credit Tables on the following pages:

Single Family Residences Windstorm Loss Reduction Credit Table - This table is for existing construction located in Terrain B with a 2% deductible, Frame, Masonry, or Reinforced Masonry with Non-Florida Building Code Equivalent Roof Cover:

| ROOF DECK ATTACHMENT   | ROOF-WALL CONNECTION | OPENING PROTECTION         | ROOF SHAPE |      |        |      |
|--|----------------------|----------------------------|------------|------|--------|------|
|  |                      |                            | OTHER      |      | HIP    |      |
|  |                      |                            | NO SWR     | SWR  | NO SWR | SWR  |
| A<br>(6d @ 6" / 12")   | TOE NAILS            | None                       | 0.00       | 0.06 | 0.47   | 0.50 |
|  |                      | Basic - Windows or All     | 0.35       | 0.42 | 0.62   | 0.65 |
|  |                      | Hurricane - Windows or All | 0.44       | 0.51 | 0.66   | 0.70 |
|  | CLIPS                | None                       | 0.35       | 0.42 | 0.62   | 0.66 |
|  |                      | Basic - Windows or All     | 0.47       | 0.54 | 0.68   | 0.73 |
|  |                      | Hurricane - Windows or All | 0.50       | 0.57 | 0.70   | 0.74 |
|  | SINGLE WRAPS         | None                       | 0.35       | 0.43 | 0.62   | 0.67 |
|  |                      | Basic - Windows or All     | 0.47       | 0.55 | 0.68   | 0.73 |
|  |                      | Hurricane - Windows or All | 0.50       | 0.58 | 0.70   | 0.74 |
|  | DOUBLE WRAPS         | None                       | 0.35       | 0.43 | 0.62   | 0.66 |
|  |                      | Basic - Windows or All     | 0.47       | 0.55 | 0.68   | 0.73 |
|  |                      | Hurricane - Windows or All | 0.50       | 0.58 | 0.70   | 0.74 |
| B<br>(8d @ 6" / 12")   | TOE NAILS            | None                       | 0.09       | 0.14 | 0.49   | 0.52 |
|  |                      | Basic - Windows or All     | 0.46       | 0.51 | 0.63   | 0.66 |
|  |                      | Hurricane - Windows or All | 0.56       | 0.61 | 0.68   | 0.71 |
|  | CLIPS                | None                       | 0.58       | 0.65 | 0.68   | 0.73 |
|  |                      | Basic - Windows or All     | 0.65       | 0.70 | 0.73   | 0.76 |
|  |                      | Hurricane - Windows or All | 0.66       | 0.72 | 0.73   | 0.77 |
|  | SINGLE WRAPS         | None                       | 0.60       | 0.68 | 0.68   | 0.73 |
|  |                      | Basic - Windows or All     | 0.67       | 0.73 | 0.73   | 0.77 |
|  |                      | Hurricane - Windows or All | 0.68       | 0.73 | 0.73   | 0.77 |
|  | DOUBLE WRAPS         | None                       | 0.60       | 0.68 | 0.68   | 0.73 |
|  |                      | Basic - Windows or All     | 0.67       | 0.73 | 0.73   | 0.77 |
|  |                      | Hurricane - Windows or All | 0.68       | 0.74 | 0.73   | 0.77 |
| C<br>(8d @ 6" / 6")<br><br>AND<br><br>D<br>(8d @ 6" / 6")<br>DIMENSIONAL<br>LUMBER<br>DECK | TOE NAILS            | None                       | 0.09       | 0.14 | 0.49   | 0.51 |
|  |                      | Basic - Windows or All     | 0.46       | 0.51 | 0.63   | 0.66 |
|  |                      | Hurricane - Windows or All | 0.57       | 0.61 | 0.68   | 0.71 |
|  | CLIPS                | None                       | 0.59       | 0.65 | 0.68   | 0.73 |
|  |                      | Basic - Windows or All     | 0.65       | 0.70 | 0.73   | 0.76 |
|  |                      | Hurricane - Windows or All | 0.67       | 0.72 | 0.73   | 0.77 |
|  | SINGLE WRAPS         | None                       | 0.62       | 0.69 | 0.68   | 0.73 |
|  |                      | Basic - Windows or All     | 0.68       | 0.73 | 0.73   | 0.77 |
|  |                      | Hurricane - Windows or All | 0.68       | 0.74 | 0.73   | 0.77 |
|  | DOUBLE WRAPS         | None                       | 0.62       | 0.70 | 0.68   | 0.73 |
|  |                      | Basic - Windows or All     | 0.68       | 0.74 | 0.73   | 0.77 |
|  |                      | Hurricane - Windows or All | 0.69       | 0.74 | 0.73   | 0.77 |

SWR – Secondary Water Resistance



Single Family Residences Windstorm Loss Reduction Credit Table - This table is for existing construction located in Terrain C with a 2% deductible, Frame, Masonry, or Reinforced Masonry with Non-Florida Building Code Equivalent Roof Cover:

| ROOF DECK ATTACHMENT   | ROOF-WALL CONNECTION | OPENING PROTECTION         | ROOF SHAPE |      |        |      |
|--|----------------------|----------------------------|------------|------|--------|------|
|  |                      |                            | OTHER      |      | HIP    |      |
|  |                      |                            | NO SWR     | SWR  | NO SWR | SWR  |
| A<br>(6d @ 6" / 12")   | TOE NAILS            | None                       | 0.00       | 0.07 | 0.28   | 0.32 |
|  |                      | Basic - Windows or All     | 0.29       | 0.38 | 0.56   | 0.62 |
|  |                      | Hurricane - Windows or All | 0.39       | 0.48 | 0.64   | 0.72 |
|  | CLIPS                | None                       | 0.18       | 0.26 | 0.44   | 0.51 |
|  |                      | Basic - Windows or All     | 0.38       | 0.48 | 0.64   | 0.72 |
|  |                      | Hurricane - Windows or All | 0.44       | 0.54 | 0.68   | 0.76 |
|  | SINGLE WRAPS         | None                       | 0.20       | 0.28 | 0.45   | 0.51 |
|  |                      | Basic - Windows or All     | 0.39       | 0.49 | 0.64   | 0.72 |
|  |                      | Hurricane - Windows or All | 0.44       | 0.54 | 0.68   | 0.76 |
|  | DOUBLE WRAPS         | None                       | 0.21       | 0.28 | 0.45   | 0.51 |
|  |                      | Basic - Windows or All     | 0.39       | 0.49 | 0.64   | 0.72 |
|  |                      | Hurricane - Windows or All | 0.44       | 0.54 | 0.68   | 0.76 |
| B<br>(8d @ 6" / 12")   | TOE NAILS            | None                       | 0.09       | 0.14 | 0.29   | 0.33 |
|  |                      | Basic - Windows or All     | 0.44       | 0.50 | 0.59   | 0.64 |
|  |                      | Hurricane - Windows or All | 0.55       | 0.61 | 0.69   | 0.74 |
|  | CLIPS                | None                       | 0.38       | 0.44 | 0.57   | 0.65 |
|  |                      | Basic - Windows or All     | 0.63       | 0.71 | 0.73   | 0.79 |
|  |                      | Hurricane - Windows or All | 0.69       | 0.78 | 0.76   | 0.83 |
|  | SINGLE WRAPS         | None                       | 0.48       | 0.58 | 0.60   | 0.71 |
|  |                      | Basic - Windows or All     | 0.67       | 0.76 | 0.74   | 0.81 |
|  |                      | Hurricane - Windows or All | 0.70       | 0.80 | 0.76   | 0.83 |
|  | DOUBLE WRAPS         | None                       | 0.51       | 0.63 | 0.61   | 0.72 |
|  |                      | Basic - Windows or All     | 0.68       | 0.79 | 0.74   | 0.82 |
|  |                      | Hurricane - Windows or All | 0.71       | 0.81 | 0.76   | 0.83 |
| C<br>(8d @ 6" / 6")<br><br>AND<br><br>D<br>(8d @ 6" / 6")<br>DIMENSIONAL<br>LUMBER<br>DECK | TOE NAILS            | None                       | 0.09       | 0.14 | 0.29   | 0.33 |
|  |                      | Basic - Windows or All     | 0.45       | 0.51 | 0.59   | 0.64 |
|  |                      | Hurricane - Windows or All | 0.56       | 0.61 | 0.69   | 0.74 |
|  | CLIPS                | None                       | 0.39       | 0.45 | 0.57   | 0.65 |
|  |                      | Basic - Windows or All     | 0.64       | 0.71 | 0.73   | 0.79 |
|  |                      | Hurricane - Windows or All | 0.71       | 0.79 | 0.76   | 0.83 |
|  | SINGLE WRAPS         | None                       | 0.49       | 0.60 | 0.61   | 0.73 |
|  |                      | Basic - Windows or All     | 0.69       | 0.78 | 0.75   | 0.82 |
|  |                      | Hurricane - Windows or All | 0.73       | 0.81 | 0.76   | 0.83 |
|  | DOUBLE WRAPS         | None                       | 0.55       | 0.71 | 0.61   | 0.74 |
|  |                      | Basic - Windows or All     | 0.72       | 0.81 | 0.76   | 0.83 |
|  |                      | Hurricane - Windows or All | 0.74       | 0.83 | 0.77   | 0.84 |

SWR – Secondary Water Resistance

Single Family Residences Windstorm Loss Reduction Credit Table - This table is for existing construction located in Terrain B with a 2% deductible, Frame, Masonry, or Reinforced Masonry with Florida Building Code Equivalent Roof cover:

| ROOF DECK ATTACHMENT   | ROOF-WALL CONNECTION | OPENING PROTECTION         | ROOF SHAPE |      |        |      |
|--|----------------------|----------------------------|------------|------|--------|------|
|  |                      |                            | OTHER      |      | HIP    |      |
|  |                      |                            | NO SWR     | SWR  | NO SWR | SWR  |
| A<br>(6d @ 6" / 12")   | TOE NAILS            | None                       | 0.11       | 0.14 | 0.55   | 0.56 |
|  |                      | Basic - Windows or All     | 0.47       | 0.49 | 0.70   | 0.71 |
|  |                      | Hurricane - Windows or All | 0.57       | 0.58 | 0.75   | 0.76 |
|  | CLIPS                | None                       | 0.49       | 0.50 | 0.72   | 0.73 |
|  |                      | Basic - Windows or All     | 0.60       | 0.62 | 0.78   | 0.78 |
|  |                      | Hurricane - Windows or All | 0.63       | 0.65 | 0.79   | 0.80 |
|  | SINGLE WRAPS         | None                       | 0.49       | 0.50 | 0.72   | 0.73 |
|  |                      | Basic - Windows or All     | 0.60       | 0.62 | 0.78   | 0.78 |
|  |                      | Hurricane - Windows or All | 0.63       | 0.65 | 0.79   | 0.80 |
|  | DOUBLE WRAPS         | None                       | 0.49       | 0.51 | 0.72   | 0.73 |
|  |                      | Basic - Windows or All     | 0.61       | 0.62 | 0.78   | 0.78 |
|  |                      | Hurricane - Windows or All | 0.63       | 0.65 | 0.79   | 0.80 |
| B<br>(8d @ 6" / 12")   | TOE NAILS            | None                       | 0.18       | 0.20 | 0.57   | 0.57 |
|  |                      | Basic - Windows or All     | 0.55       | 0.57 | 0.71   | 0.72 |
|  |                      | Hurricane - Windows or All | 0.66       | 0.67 | 0.76   | 0.77 |
|  | CLIPS                | None                       | 0.70       | 0.71 | 0.78   | 0.79 |
|  |                      | Basic - Windows or All     | 0.75       | 0.76 | 0.81   | 0.82 |
|  |                      | Hurricane - Windows or All | 0.77       | 0.78 | 0.82   | 0.83 |
|  | SINGLE WRAPS         | None                       | 0.73       | 0.74 | 0.78   | 0.79 |
|  |                      | Basic - Windows or All     | 0.78       | 0.79 | 0.82   | 0.83 |
|  |                      | Hurricane - Windows or All | 0.78       | 0.80 | 0.82   | 0.83 |
|  | DOUBLE WRAPS         | None                       | 0.73       | 0.75 | 0.78   | 0.79 |
|  |                      | Basic - Windows or All     | 0.78       | 0.80 | 0.82   | 0.83 |
|  |                      | Hurricane - Windows or All | 0.78       | 0.80 | 0.82   | 0.83 |
| C<br>(8d @ 6" / 6")<br><br>AND<br><br>D<br>(8d @ 6" / 6")<br>DIMENSIONAL<br>LUMBER<br>DECK | TOE NAILS            | None                       | 0.18       | 0.20 | 0.57   | 0.57 |
|  |                      | Basic - Windows or All     | 0.56       | 0.57 | 0.71   | 0.72 |
|  |                      | Hurricane - Windows or All | 0.66       | 0.68 | 0.76   | 0.77 |
|  | CLIPS                | None                       | 0.70       | 0.72 | 0.78   | 0.79 |
|  |                      | Basic - Windows or All     | 0.76       | 0.77 | 0.81   | 0.82 |
|  |                      | Hurricane - Windows or All | 0.78       | 0.78 | 0.82   | 0.83 |
|  | SINGLE WRAPS         | None                       | 0.74       | 0.76 | 0.78   | 0.79 |
|  |                      | Basic - Windows or All     | 0.78       | 0.80 | 0.82   | 0.83 |
|  |                      | Hurricane - Windows or All | 0.79       | 0.80 | 0.82   | 0.83 |
|  | DOUBLE WRAPS         | None                       | 0.74       | 0.76 | 0.78   | 0.79 |
|  |                      | Basic - Windows or All     | 0.79       | 0.81 | 0.82   | 0.83 |
|  |                      | Hurricane - Windows or All | 0.79       | 0.81 | 0.82   | 0.83 |
| Reinforced Concrete Roof Deck  |                      |                            |            |      |        | 0.82 |
|  |                      |                            |            |      |        | 0.84 |

SWR – Secondary Water Resistance

Single Family Residences Windstorm Loss Reduction Credit Table - This table is for existing construction located in Terrain C with a 2% deductible, Frame, Masonry, or Reinforced Masonry with Florida Building Code Equivalent Roof Cover:

| ROOF DECK ATTACHMENT   | ROOF-WALL CONNECTION | OPENING PROTECTION         | ROOF SHAPE |      |        |      |
|--|----------------------|----------------------------|------------|------|--------|------|
|  |                      |                            | OTHER      |      | HIP    |      |
|  |                      |                            | NO SWR     | SWR  | NO SWR | SWR  |
| A<br>(6d @ 6" / 12")   | TOE NAILS            | None                       | 0.07       | 0.10 | 0.33   | 0.36 |
|  |                      | Basic - Windows or All     | 0.39       | 0.42 | 0.63   | 0.65 |
|  |                      | Hurricane - Windows or All | 0.49       | 0.52 | 0.73   | 0.75 |
|  | CLIPS                | None                       | 0.28       | 0.30 | 0.53   | 0.54 |
|  |                      | Basic - Windows or All     | 0.50       | 0.53 | 0.73   | 0.76 |
|  |                      | Hurricane - Windows or All | 0.56       | 0.58 | 0.78   | 0.80 |
|  | SINGLE WRAPS         | None                       | 0.30       | 0.32 | 0.53   | 0.55 |
|  |                      | Basic - Windows or All     | 0.51       | 0.54 | 0.73   | 0.76 |
|  |                      | Hurricane - Windows or All | 0.56       | 0.59 | 0.78   | 0.80 |
|  | DOUBLE WRAPS         | None                       | 0.30       | 0.33 | 0.53   | 0.55 |
|  |                      | Basic - Windows or All     | 0.51       | 0.54 | 0.73   | 0.76 |
|  |                      | Hurricane - Windows or All | 0.56       | 0.59 | 0.78   | 0.80 |
| B<br>(8d @ 6" / 12")   | TOE NAILS            | None                       | 0.15       | 0.18 | 0.35   | 0.37 |
|  |                      | Basic - Windows or All     | 0.51       | 0.53 | 0.66   | 0.67 |
|  |                      | Hurricane - Windows or All | 0.63       | 0.64 | 0.76   | 0.78 |
|  | CLIPS                | None                       | 0.46       | 0.48 | 0.66   | 0.68 |
|  |                      | Basic - Windows or All     | 0.71       | 0.74 | 0.81   | 0.83 |
|  |                      | Hurricane - Windows or All | 0.78       | 0.81 | 0.84   | 0.86 |
|  | SINGLE WRAPS         | None                       | 0.58       | 0.61 | 0.71   | 0.74 |
|  |                      | Basic - Windows or All     | 0.76       | 0.79 | 0.83   | 0.85 |
|  |                      | Hurricane - Windows or All | 0.80       | 0.83 | 0.84   | 0.86 |
|  | DOUBLE WRAPS         | None                       | 0.63       | 0.67 | 0.72   | 0.76 |
|  |                      | Basic - Windows or All     | 0.78       | 0.82 | 0.83   | 0.86 |
|  |                      | Hurricane - Windows or All | 0.80       | 0.84 | 0.84   | 0.86 |
| C<br>(8d @ 6" / 6")<br><br>AND<br><br>D<br>(8d @ 6" / 6")<br>DIMENSIONAL<br>LUMBER<br>DECK | TOE NAILS            | None                       | 0.15       | 0.18 | 0.35   | 0.37 |
|  |                      | Basic - Windows or All     | 0.51       | 0.54 | 0.66   | 0.67 |
|  |                      | Hurricane - Windows or All | 0.63       | 0.65 | 0.76   | 0.78 |
|  | CLIPS                | None                       | 0.46       | 0.48 | 0.66   | 0.69 |
|  |                      | Basic - Windows or All     | 0.73       | 0.74 | 0.81   | 0.83 |
|  |                      | Hurricane - Windows or All | 0.80       | 0.82 | 0.84   | 0.86 |
|  | SINGLE WRAPS         | None                       | 0.60       | 0.63 | 0.72   | 0.76 |
|  |                      | Basic - Windows or All     | 0.78       | 0.81 | 0.83   | 0.86 |
|  |                      | Hurricane - Windows or All | 0.82       | 0.84 | 0.84   | 0.86 |
|  | DOUBLE WRAPS         | None                       | 0.68       | 0.74 | 0.73   | 0.78 |
|  |                      | Basic - Windows or All     | 0.81       | 0.84 | 0.84   | 0.86 |
|  |                      | Hurricane - Windows or All | 0.83       | 0.86 | 0.84   | 0.87 |
| Reinforced Concrete Roof Deck  |                      |                            |            |      |        | 0.80 |
|  |                      |                            |            |      |        | 0.88 |

SWR – Secondary Water Resistance

Single Family Residences Windstorm Loss Reduction Credit Table - This Table is for New Frame, Masonry, or Reinforced Masonry Florida Building Code 2001 Construction

| <b>HIP ROOF CONSTRUCTION</b>               |                  |                      |                            |                             |      |                       |      |                                   |      |
|--|------------------|----------------------|----------------------------|-----------------------------|------|-----------------------|------|-----------------------------------|------|
| Roof Deck                                  | Terrain Exposure | FBC Wind Speed (MPH) | Wind Speed of Design (MPH) | Internal Pressure Design    | WBDR | No Opening Protection |      | Opening Protection Windows or All |      |
|  |                  |                      |                            |                             |      | No SWR                | SWR  | No SWR                            | SWR  |
| Other Roof Deck or Dimensional Lumber Deck | B                | 100                  | ≥100                       | Enclosed                    | No   | 0.78                  | 0.79 | 0.81                              | 0.81 |
|  | B                | 110                  | ≥110                       | Enclosed                    | No   | 0.78                  | 0.79 | 0.82                              | 0.83 |
|  | B                | ≥120                 | ≥120                       | Enclosed                    | No   | 0.78                  | 0.78 | 0.82                              | 0.82 |
|  | B or C           | ≥120                 | ≥120                       | Enclosed/Partially Enclosed | Yes  | 0.81                  | 0.83 | 0.85                              | 0.86 |
|  | HVZD             |                      |                            | Enclosed                    | Yes  |                       |      | 0.85                              | 0.86 |
| Reinforced Concrete Roof Deck              | B                | Any                  |                            | Enclosed                    | No   |                       | 0.81 |                                   | 0.85 |
|  | B                | Any                  |                            | Enclosed/Partially Enclosed | Yes  |                       | 0.82 |                                   | 0.85 |
|  | C                | Any                  |                            | Enclosed/Partially Enclosed | Yes  |                       | 0.81 |                                   | 0.89 |
|  | HVZD             |                      |                            | Enclosed                    | Yes  |                       |      |                                   | 0.89 |

| <b>OTHER ROOF CONSTRUCTION</b>             |                  |                      |                            |                             |      |                       |      |                                   |      |
|--|------------------|----------------------|----------------------------|-----------------------------|------|-----------------------|------|-----------------------------------|------|
| Roof Deck                                  | Terrain Exposure | FBC Wind Speed (MPH) | Wind Speed of Design (MPH) | Internal Pressure Design    | WBDR | No Opening Protection |      | Opening Protection Windows or All |      |
|  |                  |                      |                            |                             |      | No SWR                | SWR  | No SWR                            | SWR  |
| Other Roof Deck or Dimensional Lumber Deck | B                | 100                  | ≥100                       | Enclosed                    | No   | 0.68                  | 0.69 | 0.74                              | 0.74 |
|  | B                | 110                  | ≥110                       | Enclosed                    | No   | 0.72                  | 0.73 | 0.78                              | 0.78 |
|  | B                | ≥120                 | ≥120                       | Enclosed                    | No   | 0.74                  | 0.75 | 0.79                              | 0.79 |
|  | B or C           | ≥120                 | ≥120                       | Enclosed/Partially Enclosed | Yes  | 0.77                  | 0.80 | 0.82                              | 0.84 |
|  | HVZD             |                      |                            | Enclosed                    | Yes  |                       |      | 0.82                              | 0.84 |

HVHZ = HIGH VELOCITY HURRICANE ZONE (Miami-Dade and Broward counties, FBC sections 202 AND 1611ff)  
 WBDR = WIND BORNE DEBRIS REGION (Areas with windspeeds in excess of 120 MPH and/or areas within one mile of the coast where wind speeds are 110 MPH or higher. Panhandle Protection Provision Zone: For properties constructed from 2002 through 2007 the WBDR is restricted to the area within one mile of the coast when located from Franklin County to the Florida-Alabama state line.  
 SWR = SECONDARY WATER RESISTANCE (A layer of protection that protects the building if the roof covering fails, such as a self-adhering modified bitumen tape applied to the plywood joints, application of a foamed polyurethane structural adhesive form inside the attic to cover joints between all plywood sheets, or for a metal roof, the use of tar to cover any perforations in the deck associated with the mechanical attachments of the deck to the underlying joist structure.)  
 REINFORCED CONCRETE ROOF DECK includes SWR; Integral with Reinforced Masonry Walls

The following additional descriptions apply:

Terrain Exposure C: (open terrain with scattered obstructions) applies to High Velocity Hurricane Zone (HVHZ) (all locations in Miami-Dade and Broward Counties) and includes:

- a. The coastal construction zone on barrier islands defined in Florida Law s.161.55(4) Florida Statutes as the land area from the seasonal high water line to a line 5,000 feet landward from the Coastal Construction Control line); and
- b. All other areas within 1,500 feet of the Coastal Construction Control line, or within 1,500 feet of the mean high tide line, whichever is less.

Terrain Exposure B: (urban, suburban, and wooded areas) Applies to all other locations in Florida by virtue of the exposure definitions for other exposures.

Internal Pressure Design:

- a. Enclosed—An enclosed structure is designed assuming that all openings are closed and therefore the wind loads are determined using a small internal pressure inside the building.
- b. Partially Enclosed—A partially enclosed building is designed assuming that one or more areas of the building are open to allow wind to enter the building and pressurize the interior. This pressurization means that the individual parts of the building must be designed to withstand greater wind loads than an “Enclosed” building and thus are stronger than the similar features of an “Enclosed” building.

Roof Shape:

- a. Hip Roof--A hip roof has sloping ends and sloping sides down to the roof eaves line.
- b. The “Other” roof construction designation applies to all roof shapes other than hip.

Predominant Roof Shape

APPCIC will determine the predominant roof shape and any associated premium adjustment as follows:

- a. Based upon the roof geometry information set forth in a properly executed Uniform Mitigation Verification Inspection form (OIR-B1-1802), subject to verification by APPCIC; or
- b. If the roof shape does not qualify as a hip roof using the standard set forth in the Uniform Mitigation Verification Inspection form (OIR-B1-1802), an applicant/policyholder may request further underwriting review based on the following standards upon submitting appropriate photographs (and inspection information, if applicable):
  1. A hip roof has no gable end that exceeds 50% of a major wall length;
  2. Any major wall with a gable end exceeding 50% of the length of the wall shall be classified as gable (non-hip) roof shape for rating purposes;
  3. Dutch hip roof shapes with no gable end being exceeding 50% of the length of the wall shall be classified as hip roof shape for rating purposes.

Roof Cover:

- a. FBC Equivalent—FBC Equivalent roof coverings are those that meet the standards of the Florida Building Code (2001) for improved material requirements and attachment methods.
- b. Non-FBC Equivalent—Any roof covering that does not meet the requirements of the 2001 Florida Building Code.

Roof to Wall Connection

- a. Toe Nails—A connection where approximately three nails are driven at an oblique angle through the rafter and into the top plate.
- b. Clips—Pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud.
- c. Wraps—Single wraps are wrap style straps that are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. Double wraps are wrap style straps that are wrapped on both sides and have double the capacity of the single strap.

Roof Deck Attachment:

- a. Type A—Plywood/OSB nailed with 6 penny common nails at 6” spacing on the edge and 12” in the field on 24” truss spacing.
- b. Type B—Plywood/OSB nailed with 8 penny common nails at 6” spacing on the edge and 12” spacing in the field on 24” truss spacing.
- c. Type C—Plywood/OSB nailed with 8 penny common nails at 6” spacing on the edge and 6” spacing in the field on 24” truss spacing.
- d. Type D—Dimensional Lumber and Tongue and Groove Decks

**Protective Devices on Structure Openings:**

Mitigation discounts for installation of protective devices apply if all exterior wall and roof openings are protected (including doors, windows, skylights and vents other than roof ridge, gable, soffit and plumbing vents) or if all glazed openings are protected.

- a. None—None existing, or any protection devices other than Basic or Hurricane protection devices.
- b. Basic—Opening protections that were designed prior to the SFBC/SSTF 12/ASTM E 1996 standards and therefore are considered untested.
- c. Hurricane—Opening protections that are designed for impact resistant standards of SFBC/SSTD 12/ASTM E 1996. These standards apply to both impact resistant glazing and impact resistant coverings (i.e., shutters).

**Reinforced Concrete Roof Deck:** A roof deck that is designed and constructed in accordance with the provisions of ACI 318 (American Concrete Institute), including integral construction with a masonry wall system.

**903. SPECIAL REQUIREMENTS**

Special Provisions Endorsement - APPCIC 01 09  
Use this endorsement with all Homeowners policies.

Windstorm Exterior Paint Exclusion - HO 23 70  
Use this endorsement with all Homeowners policies.

No Coverage For Home Day Care Business - HO 04 96  
This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

Existing Damage Exclusion - APPCIC-10  
This endorsement is mandatory for all properties with existing damage. It excludes coverage for future claims related to any existing damage.

**904. SINKHOLE COVERAGE****A. ELIGIBILITY**

1. The base policy covers Catastrophic Ground Cover Collapse. Sinkhole coverage is not included in the base policy but may be purchased for an additional premium subject to underwriting requirements.
2. For all territories Sinkhole coverage cannot be bound. Requests to add sinkhole coverage must be submitted for prior underwriting review and approval. The following requirements apply:
  - Sinkhole coverage may be issued only at inception or at the policy renewal date pursuant to a request submitted prior to inception or the renewal date. To add Sinkhole coverage as of a renewal date, the completed request must be received by the Company at least 90 days before the renewal date. Sinkhole coverage cannot be added mid-term. Sinkhole coverage may be removed mid-term.
  - A request to add Sinkhole coverage must be accompanied by the Company's supplemental Sinkhole application and by a Sinkhole inspection report from a Company-approved inspection vendor. The applicant is responsible for one-half of the vendor's inspection fee and the Company is responsible for the other half. The inspection fee is not refundable or reimbursable regardless of the underwriting decision reached by the Company.
  - Sinkhole coverage may be written only if (i) there are no indications of past, present or potential Sinkhole activity or loss on the property, (ii) there is no proximate (less than one (1) mile) Sinkhole activity or Sinkhole loss, (iii) the applicant has not previously submitted a claim for Sinkhole loss to any insurer for the property proposed to be insured, and (iv) the applicant has not received notice or otherwise been advised of prior Sinkhole activity or Sinkhole loss relating to the property proposed to be insured. Indications of potential Sinkhole activity or Sinkhole loss include, but are not limited to:
    - Cracks in the interior joint areas, windows and doors. These cracks could occur at the foundation of the floor moving up to where the ceiling meets the walls, corners of walls and/or doors or occur above or below the windows,
    - Cracks on exterior structure (e.g. stair step cracks in concrete block construction),
    - Walls/ceilings separating from one another,
    - Slope in floor of structure,
    - Cracking/buckling/unlevel concrete interior finished or slab floors,
    - Significant cracks or unlevel exterior or interior concrete surfaces,
    - Visually apparent dips or depressions in the ground,
    - Windows or doors that will not open or close properly, and
    - Listing, leaning or buckling of walls or other vertical supports
- All Sinkhole coverage, if issued or renewed, will be written with a 10% deductible.

**B.** The Non-Wind portion of the premium is surcharged using the following table.

| Territory | Surcharge | Territory | Surcharge |
|-----------|-----------|-----------|-----------|
| 0013      | 15.0%     | 0973      | 2.0%      |
| 0033      | 3.0%      | 1011      | 50.0%     |
| 0073      | 3.0%      | 1012      | 50.0%     |
| 0172      | 45.0%     | 1013      | 33.0%     |
| 0173      | 40.0%     | 1031      | 18.0%     |
| 0233      | 3.0%      | 1032      | 18.0%     |
| 0292      | 5.0%      | 1033      | 14.0%     |
| 0293      | 4.0%      | 1053      | 6.0%      |
| 0351      | 3.0%      | 1091      | 3.0%      |
| 0352      | 3.0%      | 1092      | 3.0%      |
| 0473      | 3.0%      | 1173      | 4.0%      |
| 0531      | 45.0%     | 1193      | 25.0%     |
| 0532      | 45.0%     | 1213      | 3.0%      |
| 0533      | 40.0%     | 1233      | 4.0%      |
| 0572      | 18.0%     | 1253      | 3.0%      |
| 0573      | 20.0%     | 1271      | 4.0%      |
| 0653      | 3.0%      | 1272      | 4.0%      |
| 0693      | 25.0%     | 1293      | 4.0%      |
| 0733      | 3.0%      | 4601      | 18.0%     |
| 0751      | 5.0%      | 4602      | 18.0%     |
| 0752      | 5.0%      | 4603      | 16.0%     |
| 0753      | 4.0%      | 4702      | 25.0%     |
| 0793      | 3.0%      | 4703      | 20.0%     |
| 0833      | 22.0%     | 4903      | 6.0%      |
| 0953      | 4.0%      | All Other | 1%        |

When sinkhole coverage is purchased, a deductible of 10% of the policy Coverage A amount applies. The deductible credit is applied to the surcharge calculated above.

Sinkhole Deductible Credit: 15%

Endorsement APPCIC 23 94 09 11 Sinkhole Loss Coverage - Florida will be included for all policies when coverage is specifically purchased.



**905. TERRITORY CODES AND DEFINITIONS**

Wind Pool Territories - The following Territory Codes apply to risks located in Wind Pool zones

| <b>Territory</b>     |                      |                                     | <b>Territory</b>     |                      |                                     |
|----------------------|----------------------|-------------------------------------|----------------------|----------------------|-------------------------------------|
| <b><u>County</u></b> | <b><u>Number</u></b> | <b><u>Territory Description</u></b> | <b><u>County</u></b> | <b><u>Number</u></b> | <b><u>Territory Description</u></b> |
| Bay                  | 0051                 | Bay Wind Pool                       | Miami-Dade           | 3001                 | Miami Beach Wind Pool               |
| Brevard              | 0091                 | Brevard Wind Pool                   | Miami-Dade           | 3201                 | Miami Wind Pool                     |
| Broward              | 0111                 | Broward Wind Pool                   | Monroe               | 0871                 | Monroe Remainder                    |
| Broward              | 3501                 | Fort Lauderdale Wind Pool           | Monroe               | 7001                 | Key West                            |
| Charlotte            | 0151                 | Charlotte Wind Pool                 | Nassau               | 0891                 | Nassau Wind Pool                    |
| Collier              | 0211                 | Collier Wind Pool                   | Okaloosa             | 0911                 | Okaloosa Wind Pool                  |
| Duval                | 0311                 | Duval Wind Pool                     | Palm Beach           | 0991                 | Palm Beach Wind Pool                |
| Escambia             | 0331                 | Escambia Wind Pool                  | Pasco                | 1011                 | Pasco Wind Pool                     |
| Flagler              | 0351                 | Flagler Wind Pool                   | Pinellas             | 1031                 | Pinellas Wind Pool                  |
| Franklin             | 0371                 | Franklin Wind Pool                  | Pinellas             | 4601                 | Saint Petersburg Wind Pool          |
| Gulf                 | 0451                 | Gulf Wind Pool                      | Saint Johns          | 1091                 | Saint Johns Wind Pool               |
| Hernando             | 0531                 | Hernando Wind Pool                  | Saint Lucie          | 1111                 | Saint Lucie Wind Pool               |
| Indian River         | 0611                 | Indian River Wind Pool              | Santa Rosa           | 1131                 | Santa Rosa Wind Pool                |
| Lee                  | 0711                 | Lee Wind Pool                       | Sarasota             | 1151                 | Sarasota Wind Pool                  |
| Levy                 | 0751                 | Levy Wind Pool                      | Volusia              | 1271                 | Volusia Wind Pool                   |
| Manatee              | 0811                 | Manatee Wind Pool                   | Wakulla              | 1291                 | Wakulla Wind Pool                   |
| Miami-Dade           | 0861                 | Miami-Dade Wind Pool                | Walton               | 1311                 | Walton Wind Pool                    |

**905. TERRITORY CODES AND DEFINITIONS (Continued)**

Tier 1 Zip Codes Territories - The following Territory Codes apply to risks not located in Wind Pool zones but within listed Zip Codes that have a portion within 1 mile of the Inter-Coastal Waterway.

| <u>County</u> | <u>Zip Code</u> | <u>Territory Number</u> | <u>Territory Description</u> | <u>County</u> | <u>Zip Code</u> | <u>Territory Number</u> | <u>Territory Description</u> |
|---------------|-----------------|-------------------------|------------------------------|---------------|-----------------|-------------------------|------------------------------|
| Bay           | 32401           | 0052                    | Bay Tier 1                   | Brevard       | 32954           | 0092                    | Brevard Tier 1               |
| Bay           | 32403           | 0052                    | Bay Tier 1                   | Brevard       | 32955           | 0092                    | Brevard Tier 1               |
| Bay           | 32404           | 0052                    | Bay Tier 1                   | Brevard       | 32959           | 0092                    | Brevard Tier 1               |
| Bay           | 32405           | 0052                    | Bay Tier 1                   | Brevard       | 32976           | 0092                    | Brevard Tier 1               |
| Bay           | 32407           | 0052                    | Bay Tier 1                   | Broward       | 33004           | 0112                    | Broward Tier 1               |
| Bay           | 32408           | 0052                    | Bay Tier 1                   | Broward       | 33009           | 0112                    | Broward Tier 1               |
| Bay           | 32409           | 0052                    | Bay Tier 1                   | Broward       | 33019           | 0112                    | Broward Tier 1               |
| Bay           | 32411           | 0052                    | Bay Tier 1                   | Broward       | 33060           | 0112                    | Broward Tier 1               |
| Bay           | 32413           | 0052                    | Bay Tier 1                   | Broward       | 33062           | 0112                    | Broward Tier 1               |
| Bay           | 32417           | 0052                    | Bay Tier 1                   | Broward       | 33064           | 0112                    | Broward Tier 1               |
| Bay           | 32444           | 0052                    | Bay Tier 1                   | Broward       | 33301           | 3502                    | Fort Lauderdale Tier 1       |
| Bay           | 32461           | 0052                    | Bay Tier 1                   | Broward       | 33304           | 3502                    | Fort Lauderdale Tier 1       |
| Brevard       | 32754           | 0092                    | Brevard Tier 1               | Broward       | 33305           | 3502                    | Fort Lauderdale Tier 1       |
| Brevard       | 32780           | 0092                    | Brevard Tier 1               | Broward       | 33306           | 3502                    | Fort Lauderdale Tier 1       |
| Brevard       | 32781           | 0092                    | Brevard Tier 1               | Broward       | 33308           | 3502                    | Fort Lauderdale Tier 1       |
| Brevard       | 32782           | 0092                    | Brevard Tier 1               | Broward       | 33316           | 3502                    | Fort Lauderdale Tier 1       |
| Brevard       | 32796           | 0092                    | Brevard Tier 1               | Broward       | 33348           | 3502                    | Fort Lauderdale Tier 1       |
| Brevard       | 32815           | 0092                    | Brevard Tier 1               | Broward       | 33441           | 0112                    | Broward Tier 1               |
| Brevard       | 32901           | 0092                    | Brevard Tier 1               | Charlotte     | 33927           | 0152                    | Charlotte Tier 1             |
| Brevard       | 32902           | 0092                    | Brevard Tier 1               | Charlotte     | 33946           | 0152                    | Charlotte Tier 1             |
| Brevard       | 32903           | 0092                    | Brevard Tier 1               | Charlotte     | 33947           | 0152                    | Charlotte Tier 1             |
| Brevard       | 32905           | 0092                    | Brevard Tier 1               | Charlotte     | 33948           | 0152                    | Charlotte Tier 1             |
| Brevard       | 32919           | 0092                    | Brevard Tier 1               | Charlotte     | 33950           | 0152                    | Charlotte Tier 1             |
| Brevard       | 32920           | 0092                    | Brevard Tier 1               | Charlotte     | 33951           | 0152                    | Charlotte Tier 1             |
| Brevard       | 32922           | 0092                    | Brevard Tier 1               | Charlotte     | 33952           | 0152                    | Charlotte Tier 1             |
| Brevard       | 32923           | 0092                    | Brevard Tier 1               | Charlotte     | 33953           | 0152                    | Charlotte Tier 1             |
| Brevard       | 32925           | 0092                    | Brevard Tier 1               | Charlotte     | 33955           | 0152                    | Charlotte Tier 1             |
| Brevard       | 32926           | 0092                    | Brevard Tier 1               | Charlotte     | 33980           | 0152                    | Charlotte Tier 1             |
| Brevard       | 32927           | 0092                    | Brevard Tier 1               | Charlotte     | 33981           | 0152                    | Charlotte Tier 1             |
| Brevard       | 32931           | 0092                    | Brevard Tier 1               | Charlotte     | 34224           | 0152                    | Charlotte Tier 1             |
| Brevard       | 32932           | 0092                    | Brevard Tier 1               | Citrus        | 34428           | 0172                    | Citrus Tier 1                |
| Brevard       | 32935           | 0092                    | Brevard Tier 1               | Citrus        | 34429           | 0172                    | Citrus Tier 1                |
| Brevard       | 32936           | 0092                    | Brevard Tier 1               | Citrus        | 34448           | 0172                    | Citrus Tier 1                |
| Brevard       | 32937           | 0092                    | Brevard Tier 1               | Collier       | 34102           | 0212                    | Collier Tier 1               |
| Brevard       | 32940           | 0092                    | Brevard Tier 1               | Collier       | 34103           | 0212                    | Collier Tier 1               |
| Brevard       | 32949           | 0092                    | Brevard Tier 1               | Collier       | 34108           | 0212                    | Collier Tier 1               |
| Brevard       | 32950           | 0092                    | Brevard Tier 1               | Collier       | 34110           | 0212                    | Collier Tier 1               |
| Brevard       | 32951           | 0092                    | Brevard Tier 1               | Collier       | 34112           | 0212                    | Collier Tier 1               |
| Brevard       | 32952           | 0092                    | Brevard Tier 1               | Collier       | 34113           | 0212                    | Collier Tier 1               |
| Brevard       | 32953           | 0092                    | Brevard Tier 1               | Collier       | 34114           | 0212                    | Collier Tier 1               |

**905. TERRITORY CODES AND DEFINITIONS (Continued)**

| <u>County</u> | <u>Zip Code</u> | <u>Territory Number</u> | <u>Territory Description</u> | <u>County</u> | <u>Zip Code</u> | <u>Territory Number</u> | <u>Territory Description</u> |
|---------------|-----------------|-------------------------|------------------------------|---------------|-----------------|-------------------------|------------------------------|
| Collier       | 34138           | 0212                    | Collier Tier 1               | Hillsborough  | 33534           | 0572                    | Hillsborough Tier 1          |
| Collier       | 34140           | 0212                    | Collier Tier 1               | Hillsborough  | 33570           | 0572                    | Hillsborough Tier 1          |
| Collier       | 34145           | 0212                    | Collier Tier 1               | Hillsborough  | 33572           | 0572                    | Hillsborough Tier 1          |
| Dixie         | 32359           | 0292                    | Dixie Tier 1                 | Hillsborough  | 33578           | 0572                    | Hillsborough Tier 1          |
| Dixie         | 32648           | 0292                    | Dixie Tier 1                 | Hillsborough  | 33601           | 4702                    | Tampa Tier 1                 |
| Dixie         | 32680           | 0292                    | Dixie Tier 1                 | Hillsborough  | 33602           | 4702                    | Tampa Tier 1                 |
| Dixie         | 32692           | 0292                    | Dixie Tier 1                 | Hillsborough  | 33605           | 4702                    | Tampa Tier 1                 |
| Duval         | 32226           | 3902                    | Jacksonville Tier 1          | Hillsborough  | 33606           | 4702                    | Tampa Tier 1                 |
| Duval         | 32227           | 3902                    | Jacksonville Tier 1          | Hillsborough  | 33608           | 4702                    | Tampa Tier 1                 |
| Duval         | 32228           | 3902                    | Jacksonville Tier 1          | Hillsborough  | 33609           | 4702                    | Tampa Tier 1                 |
| Duval         | 32233           | 0312                    | Duval Tier 1                 | Hillsborough  | 33611           | 4702                    | Tampa Tier 1                 |
| Duval         | 32240           | 0312                    | Duval Tier 1                 | Hillsborough  | 33616           | 4702                    | Tampa Tier 1                 |
| Duval         | 32250           | 0312                    | Duval Tier 1                 | Hillsborough  | 33619           | 4702                    | Tampa Tier 1                 |
| Duval         | 32266           | 0312                    | Duval Tier 1                 | Hillsborough  | 33621           | 4702                    | Tampa Tier 1                 |
| Escambia      | 32501           | 0332                    | Escambia Tier 1              | Hillsborough  | 33622           | 4702                    | Tampa Tier 1                 |
| Escambia      | 32502           | 0332                    | Escambia Tier 1              | Hillsborough  | 33623           | 4702                    | Tampa Tier 1                 |
| Escambia      | 32503           | 0332                    | Escambia Tier 1              | Hillsborough  | 33629           | 4702                    | Tampa Tier 1                 |
| Escambia      | 32504           | 0332                    | Escambia Tier 1              | Hillsborough  | 33630           | 4702                    | Tampa Tier 1                 |
| Escambia      | 32505           | 0332                    | Escambia Tier 1              | Hillsborough  | 33631           | 4702                    | Tampa Tier 1                 |
| Escambia      | 32506           | 0332                    | Escambia Tier 1              | Hillsborough  | 33646           | 4702                    | Tampa Tier 1                 |
| Escambia      | 32507           | 0332                    | Escambia Tier 1              | Hillsborough  | 33650           | 4702                    | Tampa Tier 1                 |
| Escambia      | 32508           | 0332                    | Escambia Tier 1              | Hillsborough  | 33655           | 4702                    | Tampa Tier 1                 |
| Escambia      | 32511           | 0332                    | Escambia Tier 1              | Hillsborough  | 33663           | 4702                    | Tampa Tier 1                 |
| Escambia      | 32514           | 0332                    | Escambia Tier 1              | Hillsborough  | 33664           | 4702                    | Tampa Tier 1                 |
| Escambia      | 32521           | 0332                    | Escambia Tier 1              | Hillsborough  | 33672           | 4702                    | Tampa Tier 1                 |
| Escambia      | 32522           | 0332                    | Escambia Tier 1              | Hillsborough  | 33681           | 4702                    | Tampa Tier 1                 |
| Flagler       | 32135           | 0352                    | Flagler Tier 1               | Hillsborough  | 33686           | 4702                    | Tampa Tier 1                 |
| Flagler       | 32136           | 0352                    | Flagler Tier 1               | Hillsborough  | 33690           | 4702                    | Tampa Tier 1                 |
| Flagler       | 32137           | 0352                    | Flagler Tier 1               | Indian River  | 32958           | 0612                    | Indian River Tier 1          |
| Flagler       | 32142           | 0352                    | Flagler Tier 1               | Indian River  | 32960           | 0612                    | Indian River Tier 1          |
| Franklin      | 32320           | 0372                    | Franklin Tier 1              | Indian River  | 32962           | 0612                    | Indian River Tier 1          |
| Franklin      | 32322           | 0372                    | Franklin Tier 1              | Indian River  | 32963           | 0612                    | Indian River Tier 1          |
| Franklin      | 32323           | 0372                    | Franklin Tier 1              | Indian River  | 32967           | 0612                    | Indian River Tier 1          |
| Franklin      | 32328           | 0372                    | Franklin Tier 1              | Indian River  | 32970           | 0612                    | Indian River Tier 1          |
| Franklin      | 32329           | 0372                    | Franklin Tier 1              | Indian River  | 32978           | 0612                    | Indian River Tier 1          |
| Gulf          | 32456           | 0452                    | Gulf Tier 1                  | Jefferson     | 32336           | 0652                    | Jefferson Tier 1             |
| Gulf          | 32457           | 0452                    | Gulf Tier 1                  | Lee           | 33904           | 0712                    | Lee Tier 1                   |
| Gulf          | 32465           | 0452                    | Gulf Tier 1                  | Lee           | 33908           | 0712                    | Lee Tier 1                   |
| Hernando      | 34607           | 0532                    | Hernando Tier 1              | Lee           | 33910           | 0712                    | Lee Tier 1                   |
| Hernando      | 34614           | 0532                    | Hernando Tier 1              | Lee           | 33914           | 0712                    | Lee Tier 1                   |

**905. TERRITORY CODES AND DEFINITIONS (Continued)**

| <u>County</u> | <u>Zip Code</u> | <u>Territory Number</u> | <u>Territory Description</u> | <u>County</u> | <u>Zip Code</u> | <u>Territory Number</u> | <u>Territory Description</u> |
|---------------|-----------------|-------------------------|------------------------------|---------------|-----------------|-------------------------|------------------------------|
| Lee           | 33918           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33111           | 3202                    | Miami Tier 1                 |
| Lee           | 33921           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33119           | 3002                    | Miami Beach Tier 1           |
| Lee           | 33922           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33127           | 3202                    | Miami Tier 1                 |
| Lee           | 33924           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33128           | 3202                    | Miami Tier 1                 |
| Lee           | 33928           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33129           | 3202                    | Miami Tier 1                 |
| Lee           | 33931           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33130           | 3202                    | Miami Tier 1                 |
| Lee           | 33932           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33131           | 3202                    | Miami Tier 1                 |
| Lee           | 33945           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33132           | 3202                    | Miami Tier 1                 |
| Lee           | 33956           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33133           | 3202                    | Miami Tier 1                 |
| Lee           | 33957           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33136           | 3202                    | Miami Tier 1                 |
| Lee           | 33991           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33137           | 3202                    | Miami Tier 1                 |
| Lee           | 33993           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33138           | 3202                    | Miami Tier 1                 |
| Lee           | 33994           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33139           | 3002                    | Miami Beach Tier 1           |
| Lee           | 34134           | 0712                    | Lee Tier 1                   | Miami-Dade    | 33140           | 3002                    | Miami Beach Tier 1           |
| Levy          | 32625           | 0752                    | Levy Tier 1                  | Miami-Dade    | 33141           | 3002                    | Miami Beach Tier 1           |
| Levy          | 32626           | 0752                    | Levy Tier 1                  | Miami-Dade    | 33143           | 3202                    | Miami Tier 1                 |
| Levy          | 34449           | 0752                    | Levy Tier 1                  | Miami-Dade    | 33145           | 3202                    | Miami Tier 1                 |
| Levy          | 34498           | 0752                    | Levy Tier 1                  | Miami-Dade    | 33146           | 3202                    | Miami Tier 1                 |
| Manatee       | 34207           | 0812                    | Manatee Tier 1               | Miami-Dade    | 33149           | 0862                    | Miami-Dade Tier 1            |
| Manatee       | 34209           | 0812                    | Manatee Tier 1               | Miami-Dade    | 33154           | 3002                    | Miami Beach Tier 1           |
| Manatee       | 34210           | 0812                    | Manatee Tier 1               | Miami-Dade    | 33156           | 3202                    | Miami Tier 1                 |
| Manatee       | 34215           | 0812                    | Manatee Tier 1               | Miami-Dade    | 33157           | 3202                    | Miami Tier 1                 |
| Manatee       | 34216           | 0812                    | Manatee Tier 1               | Miami-Dade    | 33158           | 3202                    | Miami Tier 1                 |
| Manatee       | 34217           | 0812                    | Manatee Tier 1               | Miami-Dade    | 33159           | 3202                    | Miami Tier 1                 |
| Manatee       | 34218           | 0812                    | Manatee Tier 1               | Miami-Dade    | 33160           | 0862                    | Miami-Dade Tier 1            |
| Manatee       | 34221           | 0812                    | Manatee Tier 1               | Miami-Dade    | 33161           | 3202                    | Miami Tier 1                 |
| Manatee       | 34243           | 0812                    | Manatee Tier 1               | Miami-Dade    | 33180           | 3202                    | Miami Tier 1                 |
| Manatee       | 34260           | 0812                    | Manatee Tier 1               | Miami-Dade    | 33181           | 3202                    | Miami Tier 1                 |
| Manatee       | 34280           | 0812                    | Manatee Tier 1               | Miami-Dade    | 33189           | 3202                    | Miami Tier 1                 |
| Martin        | 33455           | 0852                    | Martin Tier 1                | Miami-Dade    | 33190           | 3202                    | Miami Tier 1                 |
| Martin        | 34957           | 0852                    | Martin Tier 1                | Miami-Dade    | 33231           | 3202                    | Miami Tier 1                 |
| Martin        | 34994           | 0852                    | Martin Tier 1                | Miami-Dade    | 33233           | 3202                    | Miami Tier 1                 |
| Martin        | 34996           | 0852                    | Martin Tier 1                | Miami-Dade    | 33239           | 3002                    | Miami Beach Tier 1           |
| Martin        | 34997           | 0852                    | Martin Tier 1                | Miami-Dade    | 33245           | 3202                    | Miami Tier 1                 |
| Miami-Dade    | 33032           | 0862                    | Miami-Dade Tier 1            | Miami-Dade    | 34141           | 0862                    | Miami-Dade Tier 1            |
| Miami-Dade    | 33033           | 0862                    | Miami-Dade Tier 1            | Nassau        | 32034           | 0892                    | Nassau Tier 1                |
| Miami-Dade    | 33034           | 0862                    | Miami-Dade Tier 1            | Okaloosa      | 32540           | 0912                    | Okaloosa Tier 1              |
| Miami-Dade    | 33035           | 0862                    | Miami-Dade Tier 1            | Okaloosa      | 32541           | 0912                    | Okaloosa Tier 1              |
| Miami-Dade    | 33101           | 3202                    | Miami Tier 1                 | Okaloosa      | 32542           | 0912                    | Okaloosa Tier 1              |
| Miami-Dade    | 33109           | 3002                    | Miami Beach Tier 1           | Okaloosa      | 32544           | 0912                    | Okaloosa Tier 1              |

**905. TERRITORY CODES AND DEFINITIONS (Continued)**

| <u>County</u> | <u>Zip Code</u> | <u>Territory Number</u> | <u>Territory Description</u> | <u>County</u> | <u>Zip Code</u> | <u>Territory Number</u> | <u>Territory Description</u> |
|---------------|-----------------|-------------------------|------------------------------|---------------|-----------------|-------------------------|------------------------------|
| Okaloosa      | 32547           | 0912                    | Okaloosa Tier 1              | Pinellas      | 33705           | 4602                    | Saint Petersburg Tier 1      |
| Okaloosa      | 32548           | 0912                    | Okaloosa Tier 1              | Pinellas      | 33706           | 4602                    | Saint Petersburg Tier 1      |
| Okaloosa      | 32549           | 0912                    | Okaloosa Tier 1              | Pinellas      | 33707           | 4602                    | Saint Petersburg Tier 1      |
| Okaloosa      | 32569           | 0912                    | Okaloosa Tier 1              | Pinellas      | 33708           | 4602                    | Saint Petersburg Tier 1      |
| Okaloosa      | 32578           | 0912                    | Okaloosa Tier 1              | Pinellas      | 33709           | 4602                    | Saint Petersburg Tier 1      |
| Okaloosa      | 32579           | 0912                    | Okaloosa Tier 1              | Pinellas      | 33710           | 4602                    | Saint Petersburg Tier 1      |
| Okaloosa      | 32580           | 0912                    | Okaloosa Tier 1              | Pinellas      | 33711           | 4602                    | Saint Petersburg Tier 1      |
| Palm Beach    | 33401           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33712           | 4602                    | Saint Petersburg Tier 1      |
| Palm Beach    | 33402           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33715           | 4602                    | Saint Petersburg Tier 1      |
| Palm Beach    | 33403           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33731           | 4602                    | Saint Petersburg Tier 1      |
| Palm Beach    | 33404           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33736           | 4602                    | Saint Petersburg Tier 1      |
| Palm Beach    | 33405           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33738           | 4602                    | Saint Petersburg Tier 1      |
| Palm Beach    | 33407           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33740           | 4602                    | Saint Petersburg Tier 1      |
| Palm Beach    | 33408           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33741           | 4602                    | Saint Petersburg Tier 1      |
| Palm Beach    | 33410           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33755           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33429           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33756           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33431           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33757           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33432           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33767           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33435           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33770           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33444           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33772           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33460           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33774           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33462           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33776           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33464           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33777           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33465           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33778           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33469           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33781           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33477           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33785           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33480           | 0992                    | Palm Beach Tier 1            | Pinellas      | 33786           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33483           | 0992                    | Palm Beach Tier 1            | Pinellas      | 34660           | 1032                    | Pinellas Tier 1              |
| Palm Beach    | 33487           | 0992                    | Palm Beach Tier 1            | Pinellas      | 34681           | 1032                    | Pinellas Tier 1              |
| Pasco         | 34652           | 1012                    | Pasco Tier 1                 | Pinellas      | 34682           | 1032                    | Pinellas Tier 1              |
| Pasco         | 34667           | 1012                    | Pasco Tier 1                 | Pinellas      | 34683           | 1032                    | Pinellas Tier 1              |
| Pasco         | 34668           | 1012                    | Pasco Tier 1                 | Pinellas      | 34689           | 1032                    | Pinellas Tier 1              |
| Pasco         | 34673           | 1012                    | Pasco Tier 1                 | Pinellas      | 34698           | 1032                    | Pinellas Tier 1              |
| Pasco         | 34674           | 1012                    | Pasco Tier 1                 | Saint Johns   | 32004           | 1092                    | Saint Johns Tier 1           |
| Pasco         | 34679           | 1012                    | Pasco Tier 1                 | Saint Johns   | 32080           | 1092                    | Saint Johns Tier 1           |
| Pasco         | 34691           | 1012                    | Pasco Tier 1                 | Saint Johns   | 32082           | 1092                    | Saint Johns Tier 1           |
| Pinellas      | 33701           | 4602                    | Saint Petersburg Tier 1      | Saint Johns   | 32084           | 1092                    | Saint Johns Tier 1           |
| Pinellas      | 33702           | 4602                    | Saint Petersburg Tier 1      | Saint Johns   | 32086           | 1092                    | Saint Johns Tier 1           |
| Pinellas      | 33703           | 4602                    | Saint Petersburg Tier 1      | Saint Johns   | 32095           | 1092                    | Saint Johns Tier 1           |
| Pinellas      | 33704           | 4602                    | Saint Petersburg Tier 1      | Saint Lucie   | 34946           | 1112                    | Saint Lucie Tier 1           |

**905. TERRITORY CODES AND DEFINITIONS (Continued)**

| <u>County</u> | <u>Zip Code</u> | <u>Territory Number</u> | <u>Territory Description</u> | <u>County</u> | <u>Zip Code</u> | <u>Territory Number</u> | <u>Territory Description</u> |
|---------------|-----------------|-------------------------|------------------------------|---------------|-----------------|-------------------------|------------------------------|
| Saint Lucie   | 34949           | 1112                    | Saint Lucie Tier 1           | Volusia       | 32132           | 1272                    | Volusia Tier 1               |
| Saint Lucie   | 34950           | 1112                    | Saint Lucie Tier 1           | Volusia       | 32141           | 1272                    | Volusia Tier 1               |
| Saint Lucie   | 34979           | 1112                    | Saint Lucie Tier 1           | Volusia       | 32168           | 1272                    | Volusia Tier 1               |
| Saint Lucie   | 34982           | 1112                    | Saint Lucie Tier 1           | Volusia       | 32169           | 1272                    | Volusia Tier 1               |
| Santa Rosa    | 32561           | 1132                    | Santa Rosa Tier 1            | Volusia       | 32170           | 1272                    | Volusia Tier 1               |
| Santa Rosa    | 32562           | 1132                    | Santa Rosa Tier 1            | Volusia       | 32174           | 1272                    | Volusia Tier 1               |
| Santa Rosa    | 32563           | 1132                    | Santa Rosa Tier 1            | Volusia       | 32176           | 1272                    | Volusia Tier 1               |
| Santa Rosa    | 32566           | 1132                    | Santa Rosa Tier 1            | Volusia       | 32759           | 1272                    | Volusia Tier 1               |
| Santa Rosa    | 32571           | 1132                    | Santa Rosa Tier 1            | Wakulla       | 32327           | 1292                    | Wakulla Tier 1               |
| Santa Rosa    | 32583           | 1132                    | Santa Rosa Tier 1            | Wakulla       | 32346           | 1292                    | Wakulla Tier 1               |
| Sarasota      | 34223           | 1152                    | Sarasota Tier 1              | Wakulla       | 32358           | 1292                    | Wakulla Tier 1               |
| Sarasota      | 34228           | 1152                    | Sarasota Tier 1              | Walton        | 32439           | 1312                    | Walton Tier 1                |
| Sarasota      | 34229           | 1152                    | Sarasota Tier 1              | Walton        | 32459           | 1312                    | Walton Tier 1                |
| Sarasota      | 34230           | 1152                    | Sarasota Tier 1              | Walton        | 32462           | 1313                    | Walton Remainder             |
| Sarasota      | 34231           | 1152                    | Sarasota Tier 1              | Walton        | 32550           | 1312                    | Walton Tier 1                |
| Sarasota      | 34234           | 1152                    | Sarasota Tier 1              | Volusia       | 32132           | 1272                    | Volusia Tier 1               |
| Sarasota      | 34236           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Sarasota      | 34237           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Sarasota      | 34238           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Sarasota      | 34239           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Sarasota      | 34242           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Sarasota      | 34272           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Sarasota      | 34274           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Sarasota      | 34275           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Sarasota      | 34276           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Sarasota      | 34278           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Sarasota      | 34284           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Sarasota      | 34285           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Sarasota      | 34287           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Sarasota      | 34293           | 1152                    | Sarasota Tier 1              |               |                 |                         |                              |
| Taylor        | 32347           | 1232                    | Taylor Tier 1                |               |                 |                         |                              |
| Taylor        | 32348           | 1232                    | Taylor Tier 1                |               |                 |                         |                              |
| Volusia       | 32114           | 1272                    | Volusia Tier 1               |               |                 |                         |                              |
| Volusia       | 32116           | 1272                    | Volusia Tier 1               |               |                 |                         |                              |
| Volusia       | 32117           | 1272                    | Volusia Tier 1               |               |                 |                         |                              |
| Volusia       | 32118           | 1272                    | Volusia Tier 1               |               |                 |                         |                              |
| Volusia       | 32119           | 1272                    | Volusia Tier 1               |               |                 |                         |                              |
| Volusia       | 32126           | 1272                    | Volusia Tier 1               |               |                 |                         |                              |
| Volusia       | 32127           | 1272                    | Volusia Tier 1               |               |                 |                         |                              |
| Volusia       | 32129           | 1272                    | Volusia Tier 1               |               |                 |                         |                              |

**904. TERRITORY CODES AND DEFINITIONS (Continued)**

Remainder Territories - The following Territory Codes apply to risks not located in areas defined by Sections A or B.

| <u>County</u> | <u>Zip Code</u> | <u>Territory Number</u> | <u>Territory Description</u> | <u>County</u> | <u>Zip Code</u> | <u>Territory Number</u> | <u>Territory Description</u> |
|---------------|-----------------|-------------------------|------------------------------|---------------|-----------------|-------------------------|------------------------------|
| Alachua       |                 | 0013                    | Alachua                      | Levy          |                 | 0753                    | Levy Remainder               |
| Baker         |                 | 0033                    | Baker                        | Liberty       |                 | 0773                    | Liberty                      |
| Bay           |                 | 0053                    | Bay Remainder                | Madison       |                 | 0793                    | Madison                      |
| Bradford      |                 | 0073                    | Bradford                     | Manatee       |                 | 0813                    | Manatee Remainder            |
| Brevard       |                 | 0093                    | Brevard Remainder            | Marion        |                 | 0833                    | Marion                       |
| Broward       |                 | 3503                    | Fort Lauderdale              | Martin        |                 | 0853                    | Martin Remainder             |
| Broward       |                 | 0113                    | Broward Remainder            | Miami-Dade    |                 | 3203                    | Miami Remainder              |
| Calhoun       |                 | 0133                    | Calhoun                      | Miami-Dade    |                 | 3303                    | Hialeah                      |
| Charlotte     |                 | 0153                    | Charlotte Remainder          | Miami-Dade    |                 | 0863                    | Miami-Dade                   |
| Citrus        |                 | 0173                    | Citrus Remainder             | Nassau        |                 | 0893                    | Nassau Remainder             |
| Clay          |                 | 0193                    | Clay                         | Okaloosa      |                 | 0913                    | Okaloosa Remainder           |
| Collier       |                 | 0213                    | Collier Remainder            | Okeechobee    |                 | 0933                    | Okeechobee                   |
| Columbia      |                 | 0233                    | Columbia                     | Orange        |                 | 4903                    | Orlando                      |
| DeSoto        |                 | 0273                    | DeSoto                       | Orange        |                 | 0953                    | Orange Remainder             |
| Dixie         |                 | 0293                    | Dixie Remainder              | Osceola       |                 | 0973                    | Osceola                      |
| Duval         |                 | 3903                    | Jacksonville Remainder       | Palm Beach    |                 | 0993                    | Palm Beach Remainder         |
| Escambia      |                 | 0333                    | Escambia Remainder           | Pasco         |                 | 1013                    | Pasco Remainder              |
| Flagler       |                 | 0353                    | Flagler Remainder            | Pinellas      |                 | 4603                    | Saint Petersburg             |
| Franklin      |                 | 0373                    | Franklin Remainder           | Pinellas      |                 | 1033                    | Pinellas Remainder           |
| Gadsden       |                 | 0393                    | Gadsden                      | Polk          |                 | 1053                    | Polk                         |
| Gilchrist     |                 | 0413                    | Gilchrist                    | Putnam        |                 | 1073                    | Putnam                       |
| Glades        |                 | 0433                    | Glades                       | Saint Johns   |                 | 1093                    | Saint Johns Remainder        |
| Gulf          |                 | 0453                    | Gulf Remainder               | Saint Lucie   |                 | 1113                    | Saint Lucie Remainder        |
| Hamilton      |                 | 0473                    | Hamilton                     | Santa Rosa    |                 | 1133                    | Santa Rosa Remainder         |
| Hardee        |                 | 0493                    | Hardee                       | Sarasota      |                 | 1153                    | Sarasota Remainder           |
| Hendry        |                 | 0513                    | Hendry                       | Seminole      |                 | 1173                    | Seminole                     |
| Hernando      |                 | 0533                    | Hernando Remainder           | Sumter        |                 | 1193                    | Sumter                       |
| Highlands     |                 | 0553                    | Highlands                    | Suwannee      |                 | 1213                    | Suwannee                     |
| Hillsborough  |                 | 4703                    | Tampa Remainder              | Taylor        |                 | 1233                    | Taylor Remainder             |
| Hillsborough  |                 | 0573                    | Hillsborough Remainder       | Union         |                 | 1253                    | Union                        |
| Holmes        |                 | 0593                    | Holmes                       | Volusia       |                 | 1273                    | Volusia Remainder            |
| Indian River  |                 | 0613                    | Indian River Remainder       | Wakulla       |                 | 1293                    | Wakulla Remainder            |
| Jackson       |                 | 0633                    | Jackson                      | Walton        |                 | 1313                    | Walton Remainder             |
| Jefferson     |                 | 0653                    | Jefferson Remainder          | Washington    |                 | 1333                    | Washington                   |
| Lafayette     |                 | 0673                    | Lafayette                    |               |                 |                         |                              |
| Lake          |                 | 0693                    | Lake                         |               |                 |                         |                              |
| Lee           |                 | 0713                    | Lee Remainder                |               |                 |                         |                              |

**906. POLICY FORMS**

**APPCIC Independent Endorsements and Forms**

| <u>Form</u>    | <u>Form Description</u>  |
|----------------|--|
| HO 00 03 10 00 | Homeowners 3 - Special Form  |
| HO 04 10 10 00 | Additional Interests - Residence Premises  |
| HO 04 40 10 00 | Structures Rented To Others - Residence Premises   |
| HO 04 41 10 00 | Additional Insured - Residence Premises  |
| HO 04 42 10 00 | Permitted Incidental Occupancies - Residence Premises  |
| HO 04 48 10 00 | Other Structures On The Residence Premises - Increased Limits  |
| HO 04 61 10 00 | Scheduled Personal Property  |
| HO 04 77 10 00 | Ordinance Or Law Increased Amount Of Coverage  |
| HO 04 89 07 01 | Windstorm Or Hail Exclusion - Florida  |
| HO 04 93 10 00 | Actual Cash Value Loss Settlement Windstorm Or Hail Losses To Roof Surfacing   |
| HO 04 96 10 00 | No Section II - Liability Coverages For Home Day Care Business Limited Section I - Property Coverages For Home Day Care Business |
| HO 04 98 10 00 | Refrigerated Property Coverage   |
| HO 05 99 01 09 | Water Back-Up And Sump Discharge Or Overflow - Florida   |
| HO 23 77 01 06 | Special Loss Settlement - Florida  |
| HO 24 83 05 03 | Personal Injury – Florida  |

**APPCIC Independent Endorsements and Forms**

| <u>Form</u>            | <u>Form Description</u>   |
|------------------------|---|
| APPCIC 01 09 09 11     | Special Provisions – Florida  |
| APPCIC 04 90 08 11     | Personal Property Replacement Cost Loss Settlement                            |
| APPCIC 23 94 09 11     | Sinkhole Loss Coverage – Florida  |
| APPCIC 04 16 05 11     | Premises Alarm Or Fire Protection System                                      |
| APPCIC 23 70 05 11     | Windstorm Exterior Paint Or Waterproofing Exclusion - Seacoast - Florida      |
| APPCIC 04 90 09 11     | Personal Property Replacement Cost Loss Settlement                            |
| APPCIC 03 33 11 10     | Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage Homeowners Form 3         |
| APPCIC 10 11 10        | Existing Damage Exclusion   |
| APPCIC SECE 201011     | Screened Enclosures And Carports Exclusion                                    |
| APPCIC SECI 201109     | Screened Enclosures And Carports Inclusion                                    |
| APPCIC 19 11 10        | Windstorm Protective Devices  |
| APPCIC 24 09 11        | Hurricane Deductible  |
| APPCIC 3 11 10         | Outline Of Your Homeowners Policy   |
| APPCIC 95 11 10        | Design Professional’s Individual Property Certification                       |
| APPCIC 04 94 11 10     | Wind Sign-away  |
| APPCIC 01 05 11 10     | Contents Sign-away  |
| APPCIC CRN 05 11       | Credit Report Disclosure Notice   |
| APPCIC HO003 09 11     | Dec Page  |
| APPCIC HO3 Index 11 10 | HO3 Table of Contents   |
| APPCIC HO App 09 11    | Homeowners Application  |
| APPCIC OL 12 10        | Ordinance Or Law Coverage Notice  |
| APPCIC DO 05 11        | Deductible Options Notice   |
| APPCIC 33 12 10        | Notice Of Optional Increased Coverage For “Fungi”, Wet Or Dry Rot Or Bacteria |



**APPROVED**

**AMERICAN PLATINUM PROPERTY AND CASUALTY INSURANCE COMPANY**  
**FLORIDA PERSONAL PROPERTY MANUAL**  
**HOMEOWNERS PROGRAM**  
**PAGE 55**  
**EDITION 11/11**

Date Received: 9/16/2011    Date Of Action: 10/31/2011  
FL OFFICE OF INSURANCE REGULATION

**APPCIC Independent Endorsements and Forms (Continued)**

| <u>Form</u> | <u>Form Description</u>        |
|-------------|--------------------------------|
|             | APPCIC Notice of Cancellation  |
|             | APPCIC Notice of Lapsed Policy |
|             | APPCIC Notice of Nonrenewal    |
|             | APPCIC Policy Jacket APPCIC    |
|             | APPCIC Privacy Statement       |
|             | APPCIC Reinstatement Notice    |
|             | APPCIC Renewal Offer           |

HOMEOWNERS PREMIUM CALCULATION WORKSHEET

HOMEOWNERS FORM: HO 00 [ ] Full Coverage Policy [ ] Ex-Wind Policy
POLICY LIMITS: Coverage A: [ ], Coverage B: [ ], Coverage C: [ ], Coverage D: [ ]
Combined Coverage E/F Limit: [ ] \$100,000/\$1,000 [ ] \$300,000/\$5,000 or [ ] \$500,000/\$10,000
LOCATION: Territory: [ ] ZIP Code: [ ]
YEAR BUILT: [ ]
CONSTRUCTION: [ ] Masonry [ ] Frame [ ] Superior
PROTECTION CLASS: [ ] 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ] 6 [ ] 7 [ ] 8 [ ] 9 [ ] 10
DEDUCTIBLES: All Other Perils = [ ] Hurricane = [ ]

PREMIUM BEFORE OPTIONS AND CREDITS OR SURCHARGES

BASE PREMIUM: Territory Base Rate per \$1,000 Coverage A x (Coverage A / \$1,000) pages 22 through 25.
EX-WIND CREDIT: pages 22 through 25.
WIND PERCENTAGE: EX-WIND CREDIT
EX-WIND PERCENTAGE: 1 - EX-WIND CREDIT
WIND EXCLUSION CREDIT: BASE PREMIUM x EX-WIND CREDIT
EX-WIND BASE PREMIUM: BASE PREMIUM - WIND EXCLUSION CREDIT
WIND BASE PREMIUM: BASE PREMIUM x WIND PERCENTAGE

NON-WIND PREMIUM CALCULATION - PROPERTY

EX-WIND BASE PREMIUM:
FORM FACTOR: [ ] HO 00 03 = 1.00,
EX-WIND BASE PREMIUM x [ ] (Factor)
PROTECTION CLASS / CONSTRUCTION FACTOR: PRIOR STEP x [ ] (Factor)
PERSONAL PROPERTY REPLACEMENT COST: Factor for HO 00 03 =1.15, PRIOR STEP x 1.15
PERSONAL PROPERTY INCREASE / REDUCTION: (not less than 25%, or more than 80% of Coverage A)
PRIOR STEP + (Increased Limit / \$1,000) x \$2.25 x EX-WIND PERCENTAGE
PRIOR STEP - (Decreased Limit / \$1,000) x \$1.14 x EX-WIND PERCENTAGE
OTHER STRUCTURES - INCREASED LIMIT: PRIOR STEP + (Increased Limit / \$1,000) x \$4.51 x EX-WIND PERCENTAGE
STRUCTURES RENTED TO OTHERS: PRIOR STEP + (Amount of Insurance / \$1,000) x \$6.76 x EX-WIND PERCENTAGE
PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES: PRIOR STEP + Property: \$6 x (per \$1,000)
BUSINESS PROPERTY - INCREASED LIMIT: PRIOR STEP +
[ ] \$5,000 Limit: PRIOR STEP + \$28.20 x EX-WIND PERCENTAGE
[ ] \$7,500 Limit: PRIOR STEP + \$56.39 x EX-WIND PERCENTAGE
[ ] \$10,000 Limit: PRIOR STEP + \$84.59 x EX-WIND PERCENTAGE
ORDINANCE OR LAW COVERAGE LIMIT INCREASE: PRIOR STEP x [ ] (Factor)
CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY:
[ ] \$1,000 Limit: PRIOR STEP + \$1.22
[ ] \$2,500 Limit: PRIOR STEP + \$3.63
[ ] \$5,000 Limit: PRIOR STEP + \$4.83
[ ] \$7,500 Limit: PRIOR STEP + \$6.05
[ ] \$10,000 Limit: PRIOR STEP + \$7.24
PROTECTIVE DEVICE CREDIT Subject to Maximum Credit Rule: PRIOR STEP x [ ] (1 - Total of Credits)
LIMITED FUNGI, WET OR DRY ROT OR BACTERIA COVERAGE: PRIOR STEP +
Optional Increased Section I Limit: [ ] 25,000/50,000 (\$60) [ ] 50,000/50,000 (\$90)
BUILDING CODE COMPLIANCE GRADING: PRIOR STEP x (1 - Credit)
DEDUCTIBLE OPTIONS: PRIOR STEP x All Other Perils Deductible Factor
SCHEDULED PERSONAL PROPERTY:
PRIOR STEP + Amount Of Coverage / \$100 x Rate per \$100 of Coverage from Rule 513 x EX-WIND PERCENTAGE
SINKHOLE COVERAGE: PRIOR STEP + EX-WIND BASE PREMIUM x {Surcharge Factor x
[1 - .15 (10% Sinkhole Deductible Credit)]}
NON-WIND PREMIUM - PROPERTY SUBTOTAL A: PRIOR STEP

NON-WIND PREMIUM CALCULATION - LIABILITY

LIABILITY/MEDICAL PAYMENTS INCREASE: Additional Premium from Rule 601
STRUCTURES RENTED TO OTHERS: Coverages E and F: PRIOR STEP + \$35.10
PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES: PRIOR STEP + \$18.00 per Residence
NON-WIND PREMIUM - LIABILITY SUBTOTAL B: PRIOR STEP

SUBTOTAL C: NON WIND PREMIUM: [SUBTOTAL A + SUBTOTAL B]
Round All Factors and Calculations to 0.00

**WIND PROPERTY PREMIUM CALCULATION**

**WIND BASE PREMIUM:**

**FORM FACTOR:**  HO 00 03 = 1.00

WIND BASE PREMIUM x \_\_\_\_\_ (Factor)

**CONSTRUCTION FACTOR:**  Masonry  Frame  Superior PRIOR STEP x \_\_\_\_\_ (Factor)

**PERSONAL PROPERTY REPLACEMENT COST:** Factor for HO 00 03 =1.15, PRIOR STEP x \_\_\_\_\_ (Factor)

**PERSONAL PROPERTY INCREASE / REDUCTION:** (not less than 25%, or more than 100% of Coverage A)

PRIOR STEP + (Increased Limit / \$1,000) x \$2.25 x WIND PERCENTAGE

PRIOR STEP - (Decreased Limit / \$1,000) x \$1.14 x WIND PERCENTAGE

**OTHER STRUCTURES - INCREASED LIMIT:** PRIOR STEP + (Increased Limit / \$1,000) x \$4.51 x WIND PERCENTAGE

**STRUCTURES RENTED TO OTHERS:** PRIOR STEP + (Amount of Insurance / \$1,000) x \$6.76 x WIND PERCENTAGE

**BUSINESS PROPERTY - INCREASED LIMIT:** PRIOR STEP +

\$5,000 Limit: PRIOR STEP + \$28.20 x WIND PERCENTAGE

\$7,500 Limit: PRIOR STEP + \$56.39 x WIND PERCENTAGE

\$10,000 Limit: PRIOR STEP + \$84.59 x WIND PERCENTAGE

**ORDINANCE OR LAW COVERAGE LIMIT INCREASE:** PRIOR STEP x \_\_\_\_\_ (Factor)

**WINDSTORM PROTECTION CREDIT:** PRIOR STEP x (1 - Credit)

**BUILDING CODE COMPLIANCE GRADING:** PRIOR STEP x (1 - Credit)

**SUBTOTAL D: WIND PREMIUM BEFORE DEDUCTIBLE CREDITS: PRIOR STEP**

**SUBTOTAL E: ALL OTHER PERILS DEDUCTIBLE OPTIONS:** PRIOR STEP x [1 - (Hurricane Percentage / Wind Percentage)] x

All Other Perils Deductible Factor

**SUBTOTAL F: HURRICANE DEDUCTIBLE OPTIONS:** SUBTOTAL D x (Hurricane Percentage / Wind Percentage) x Hurricane Deductible Factor

**SCREENED ENCLOSURES AND CARPORTS COVERAGE:** Up to \$50,000 of Coverage, (Territory Base Rate per \$1,000 of Coverage A x 50 x HURRICANE PERCENTAGE \* Hurricane Deductible Factor) x 0.98

**SCHEDULED PERSONAL PROPERTY:**

PRIOR STEP + Amount Of Coverage / \$100 x Rate per \$100 of Coverage from Rule 513 x WIND PERCENTAGE

**SUBTOTAL G: WIND PREMIUM Equals PRIOR STEP + SUBTOTOL E + SUBTOTAL F**

**\*\*MANDATORY ADDITIONAL CHARGES\*\***

**PREMIUM PRIOR TO UNDERWRITING SURCHARGES:** SUBTOTAL C + SUBTOTAL G

**DWELLING 36 OR MORE YEARS OLD:** PRIOR STEP x 1.10

**NO PRIOR INSURANCE or NO PRIOR DECLARATIONS PAGE:** PRIOR STEP x 1.10

**SEASONAL OR UNOCCUPIED:** (More than 6 consecutive months a year) PRIOR STEP x 1.10

**TOTAL PREMIUM:** PRIOR STEP

**MANDATORY ADDITIONAL CHARGES**

**EMERGENCY MANAGEMENT PREPAREDNESS & ASSISTANCE TRUST FUND** (Applies to all New and Renewal Business)

**\$2**

**MANAGING GENERAL AGENTS POLICY FEE** (Applies to all New and Renewal Business)

**\$25**

**GRAND TOTAL: TOTAL PREMIUM + MANDATORY ADDITIONAL CHARGES**

Round All Factors and Calculations to 0.00