

**UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY
FLORIDA PERSONAL PROPERTY MANUAL
DWELLING SECTION**

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1. INTRODUCTION

- A. This section of the manual contains general information to write the following programs on behalf of the Company.
 - 1. Dwelling Fire Program (DP 00 01, DP 00 02 and DP 00 03); and
 - 2. Personal Liability Supplement to the Dwelling Fire.
- B. These General Rules of Practice apply to all lines of insurance except where noted in the respective section.

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, original documents and submitted in accordance with Company/Agency Agreement.
 - 2) All premium deposits shall be submitted with each application on a gross remittance basis, as follows:
 - a) If paid by the insured or premium finance company within 12 calendar days of the effective date of the policy; of
 - b) If paid by the mortgage company or title company within 17 calendar days of the effective date of the application.
 - 3) At no time shall the premium deposit be less than the required term premium which was paid by the insured, mortgagee, title company 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 exposures. From time to time, the Company will identify the 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.

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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.
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 and Dwelling Fire 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 DP 00 03 is written the amount of coverage carried on the dwelling shall be one hundred percent (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.

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) or Actual Cash Value (Coverage C) is either below or above the limits shown in the respective section of this manual.
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. Property Over 40 Years Old
Properties over forty (40) years old unless the wiring, heating and roofs have been updated within the last thirty (30) years.
6. Farms & Ranches
Properties (dwellings) located on a farm, ranch, orchard or grove; or where farming activities or ranching operations take place.

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7. Business Exposure
Properties where a business is conducted.
8. 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 100 amps.
9. "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)
10. Non-Habitational Property
Residential risks used primarily for non-habitational purposes or dwellings that were originally designed or constructed for other than habitational purposes.
11. Fraternity or Sorority Houses
Fraternity, Sorority or any similar housing arrangement.
12. 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 thirty (30) days.
13. Special Flood Hazard Areas (Wind Included Policies)
Properties located in Special flood Hazard Areas where a Federal Flood Insurance Policy has not been purchased or has not been continued in effect with matching coverage limits.
14. Arson or Insurance Fraud
Applicants previously convicted of arson or insurance fraud or previously canceled for insurance fraud or material misrepresentation on an application for insurance.
15. Property Constructed Over Water
Any insured location with a structure constructed partially or entirely over water.
Note: Ineligible structures do not include piers and docks.
16. Property Built on Landfills - Refuse
Properties built on landfills previously used for refuse.
17. 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.
18. Excessive or Unusual Liability Exposure

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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).

Exception: May be eligible for Dwelling Fire Policy that is otherwise available excluding Liability coverage.

19. Sinkhole Damage

Any property with existing or prior sinkhole damage.

20. Fire loss

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

21. Certain Breeds of Dogs

Any risk wherein any of the following are maintained or will be maintained on the premises: Chow, Doberman, Akita, German Shepard (unless owned to assist the blind), Pit Bull, Presa Canarios, Rottweiler, Staffordshire Terrier, 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 (3) Mortgages

If a property has three (3) mortgages, the application shall be submitted for review. A property with four or more mortgages is not eligible for any coverage.

2. High Value Dwelling

Properties with replacement cost exceeding \$500,000 shall be submitted to the company for review with a current appraisal, (not more than three years old), from a Florida licensed appraiser reflecting the replacement cost of the building.

3. Properties with pools, skateboard or bicycle ramps, trampolines and similar structures that are not completely fenced, walled or screen may be eligible for Form DP 00 01 only, excluding all liability.

4. 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 three (3) or more consecutive months during any one (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 six (6) consecutive months, up through twelve (12) months, an additional ten percent (10%) surcharge will be applied.

b. Seasonal or unoccupied risks, that are otherwise eligible, located in areas without evidence of "secured areas" or central alarm systems are eligible for Form DP 00 01 or DP 00 02 only. Liability coverage may be added to this coverage.

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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 also at its discretion may determine that a risk meeting eligibility or binding requirements is not eligible 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 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 forty-eight (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.

2. Flood Insurance Requirements

Insureds with properties in Special Flood Hazard Areas (all zones "A" and "V") as defined by the National Flood Insurance Program shall also maintain in effect a separate flood insurance policy with coverage limits for building and contents at least equal to those provided under the Company policy, subject to the maximum limits available under the standard NFIP policy.

Exceptions:

- a. Tenant and condominium properties above ground floor;
- b. Apartment or condominium properties located on the ground floor when building coverage has been purchased on a Residential Condominium Building Association Policy (master policy) on or after 10/1/94 (contents coverage with matching limits is still required);
- c. Policies issued by the Company which exclude wind and hail.

3. EXTENT OF COVERAGE

- A. Property
 - 1. Rental dwelling - provides replacement cost coverage on the structures.
 - 2. Builders Risk - provides replacement cost coverage on one (1) to four (4) family dwellings under construction (except Form DP 00 01).
- B. Liability Including Medical Payments
 - 1. Liability- providing individual named insureds with combined single limits of liability of \$100,000 or \$300,000.
 - 2. Medical Payments with limits of \$1,000, \$2,000 or \$3,000 per person.
- 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 fifteen (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;
 - 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 nonrenew a policy if an agent does not have a contract.

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- D. The named insured shall be given notice of cancellation based upon the following provisions:
1. Policies in effect ninety (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 ab initio.
 - b. Ten (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. Twenty (20) days notice for any other reason.
 2. Policies in effect over ninety (90) days
 - a. Ten (10) days notice for nonpayment of premium.
 - b. One Hundred (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 nonrenewed.

Note 1: An additional five (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 nonrenewal, cancellation, or termination at least one-hundred (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 as defined in Section 626.091, F.S. will charge \$25 per policy fee (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 Florida Residential Property & Casualty Joint Underwriting Association.

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 two dollar (\$2) Emergency Management Preparedness & Assistance Trust Fund Surcharge (EMPA), the MGA Fee, and other recoupments, assessments or charges as may be provided for by Florida Statute. Catastrophe fund charges 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 one (1) year term at premiums applicable on the effective date of the policy term.
- B. The minimum policy premium applicable to all Dwelling policy forms shall be one hundred dollars (\$100).
- C. Additional pg yrm fp;std (\$10) or less shall be waived at the option of the Company.
- D. Premium due the Company shall grant any return premium due of \$5 or less if requested by the insured.

8. ROUNDING OF PREMIUMS

The premium for each coverage shown in the policy shall be rounded to the nearest whole dollar, with fifty cents (\$.50) or more rounded to the next higher whole dollar. In no event will premiums for any coverage be less than one whole dollar (\$1)

For all policy cancellations, round the total policy return premium to the next higher whole dollar.

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.

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 AND OTHER CREDITS

A. General

Certain burglar alarms, fire alarms and sprinkler systems in a dwelling will be recognized for a reduced premium. The amount of the credit is computed by multiplying the BASE PREMIUM by the appropriate factor shown below. Information included on the application is used to confirm the discount.

B. Burglar Alarm - Central Station Reporting

Not applicable to the Dwelling program

C. Fire Alarm - Central Station Reporting

A credit factor applies to all professionally installed functioning central station reporting fire alarm systems.

The credit factor for a Dwelling Policy = .08.

D. Automatic Sprinklers

1. Class A: A credit factor applies to all functioning automatic sprinkler systems professionally installed in accordance with nationally accepted fire sprinkler design standards. The automatic sprinklers must be in all areas except that attics, bathrooms, closets and attached structure areas may be protected by fire detectors in lieu of sprinklers.

The credit factor for a Dwelling Policy = .07.

2. Class B: A credit factor applies to all functioning automatic sprinkler systems professionally installed in accordance with nationally accepted fire sprinkler design standards. The automatic sprinklers must be in all areas including attics, bathrooms, closets and attached structure areas.

The credit factor for a Dwelling Policy = .15.

E. Discount Limitations

The maximum credit factor granted for a central station reporting burglar alarm and central station reporting fire alarm is as follows: Dwelling Policy .08

F. Endorsements

Use Endorsement DP 04 70 "Premises Alarm or Fire Protection System" for all risks written on a Dwelling Fire policy form.

12. TOWHOUSES OR ROWHOUSES

Determine the total number of individual family units within a Fire Division. For example, a 2-family dwelling attached to a 1-family dwelling is considered 3 individual family units within a Fire Division if both dwellings are not separated by a firewall. Four attached 2-family dwellings are considered 8 individual family units within a Fire Division if they are not separated by firewalls.

A policy may be issued for:

1. Coverage A when the dwelling contains 1, 2, 3 or 4 individual family units within a Fire Division.
2. Coverage C in a dwelling with one or more individual family units within a Fire Division.

Premium

Number of Individual Family Units	Use Coverage A or C BASE PREMIUM for
1, 2, 3 or 4	1, 2, 3 or 4 families
5 or more	5 or more families

Code according to the total number of families within a Fire Division.

13. UNDERWRITING SURCHARGES

The following charges apply to properties that have exposures or hazards which are not contemplated by the BASE PREMIUM. The Company will review each risk and determine if additional premium is warranted. Each additional charge is calculated by multiplying the factor(s) times the BASE PREMIUM. For purposes of this rule, BASE PREMIUM means: Key Premium x Key Factor.

A. No Prior Insurance

All applicants who have not carried insurance continuously for the prior year 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 six (6) consecutive months up through twelve (12) months will receive an additional 10% surcharge. Properties unoccupied more than twelve (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 Premium Recoupment Surcharge (If Applicable)

1. Florida law allows an insurer to recoup premiums charged by the Florida Hurricane Catastrophe Fund. The insurer must adjust their rates to remove that portion of the rates attributable to catastrophe losses expected to be covered by the Florida Hurricane Catastrophe Fund.
2. Multiply the premium GRAND SUBTOTAL by the factor displayed in the Premium Calculation Worksheet and round to the nearest whole dollar.
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 (If Applicable)

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

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

A fully earned annual surcharge of two dollars (\$2) shall be imposed on every policy.

D. Deficit Assessment Surcharge(s) (If Applicable)

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1. Florida law provides that deficits and other financial needs of residual markets, catastrophe funds and other entities may be funded through assessments on insurers which may be recouped from policyholders.
 2. Multiply the Premium GRAND SUBTOTAL by the factor(s) displayed in the Premium Calculation Worksheet and round to nearest whole dollar.
- Note:** There may be more than one deficit 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 payment 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; of
 - (b) If paid by the mortgage company or title company within 17 calendar days of the effective date of the application.
2. Two Payment Option
 - (a) 55% down; and
 - (b) 45% due on the 180th day of the policy period.
3. Four Payment Option
 - (a) 30% down; and
 - (b) 2 payments @25% each due on the 90th and the, 180th and 1 payment due on the 270th day of the policy period.
4. Payment fee schedule for 2 and 3 above:

Total Premium including fees range from			The Fee per Payment is
\$0	to	\$399	\$3
\$400	to	\$499	\$4
\$500	to	\$649	\$5
\$650	to	\$799	\$6
\$800	to	\$949	\$7
\$950	to	\$1,099	\$8

Add \$1 fee per payment for every \$150 of total premium over \$949

A \$10 set up fee applies to all policies utilizing a 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 is five (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 otherwise 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

Note: Not applicable when the peril of Windstorm or Hail is excluded.

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 UPCIC-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

Dwelling - Community Grading

Compute the premium credit or debit as follows:

- a. Multiply the KEY PREMIUM for EXTENDED COVERAGE for buildings and contents by the appropriate factor shown in the applicable table.
- b. Multiply the result above by the KEY FACTOR for the desired amount of insurance.

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

BUILDING CODE COMPLIANCE FACTORS
ALL DWELLING POLICIES

<u>Territory Group 1</u> 005, 007, 030, 031, 361, 362	<u>Territory Group 5</u> 040
<u>Territory Group 2</u> 010, 032, 033, 034, 035, 037, 038, 042, 057, 062, 063, 064, 159, 181, 182, 183, 531, 532, 533, 541, 542, 551, 552, 553, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603, 604, 605, 606, 607, 608, 609	<u>Territory Group 6</u> 039, 050, 090, 192, 193, 292, 293, 392, 393, 492, 493, 511, 512, 593, 692, 693, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993
<u>Territory Group 3</u> 041, 046, 554, 701, 702, 711, 712, 713, 714, 715, 721, 722, 723, 724, 725, 726, 731, 732, 733, 734, 735, 736, 737	<u>Territory Group 7</u> 049
<u>Territory Group 4</u> 043, 047, 080, 081	

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

100. ADDITIONAL UNDERWRITING REQUIREMENTS – DWELLING PROGRAM

The following underwriting rules are in addition to the general Rules located in the Dwelling section of the manual.

- A. Risks meeting one or more of the following cannot be bound.
1. Risks that have sustained more than one loss, excluding Act of God losses, during the last thirty-six (36) month period.
 2. Risks with a previous water damage loss during the last thirty-six (36) month period. These risks may be submitted unbound for consideration under Form DP 00 01.
 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 or Battery of any kind, or 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 of any kind, or disorderly conduct.
 5. Drivers License-- Any applicant or named insured whose drivers license has been suspended in the last 5 years;
 6. Any applicant or named insured who has been convicted of or plead guilty (nolo contendere) to a felony in the last 10 years,
 6. Risks meeting one or more of the following:
 - a. Bankruptcy in the last 60 months;
 - b. Risks subject to any lien with the last 60 months;
 - c. Risks subject to any judgment in the last 60 months;
 - d. Risks subject to any voluntary repossession in the last 60 months;
 - e. Risks subject to any involuntary repossession in the last 60 months
- B. The Company does not use credit reports or a credit scoring system in initial underwriting, provided, however, that the Company may obtain a credit report to verify representations made by the applicant, insured, or resident. In the event the Company obtains a credit report for verification purposes, 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 obtain credit reports only from nationally recognized consumer credit reporting agencies (Equifax, Transunion, etc.) or their successors.
 3. 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.
 4. 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.
 5. The Company will not consider the number of credit inquiries identified in a report.
 6. 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.

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7. 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.
8. Any insured adversely affected by credit history at the initial rating of the policy will be reevaluated within the first three years after inception based upon other allowable underwriting and rating criteria.
9. 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.
10. The Company will comply with the requirements of the Fair Credit Reporting Act and applicable state law relating to the use of credit reports.

C. 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 failing to maintain flood insurance coverage pursuant to Rule 2.I.2.
 - c. Risks for which grounds for cancellation exists as set forth at Rule 4.
 - d. Risks failing to maintain or repair insured property or premises or failing to mitigate risk hazards.
 - e. Risks no longer meeting minimum or maximum coverage limit requirements or failing to maintain proper insurance to value.
 - f. Risks determined by the Company to be unacceptable for renewal coverage due to exposure management considerations, financial performance, business objectives, reinsurance considerations, or factors relating to the particular risk under review.
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.

101. FORMS, COVERAGE, MINIMUM LIMITS OF LIABILITY

A. Forms

The Dwelling Policy Program makes available the following policy forms:

1. DP 00 01 - Basic Form
2. DP 00 02 - Broad Form
3. DP 00 03 - Special Form

B. Coverages

1. Forms DP 00 02 and DP 00 03 provide the following Coverages. These Coverages are written as separate items in the policy.

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- Coverage A - Dwelling
- Coverage B - Other Structures
- Coverage C - Personal Property
- Coverage D - Fair Rental Value (may not be increased)
- Coverage E - Additional Living Expense (may not be increased)

2. Form DP 00 01 provides Coverages A through D.

C. Minimum Limits of Liability*

The following coverages are subject to a minimum limit of liability:

	Coverages	Minimum Limit
1.	Coverage A - Dwelling	\$6,000 (Form DP 00 01)
		\$12,000 (Form DP 00 02)
		\$15,000 (Form DP 00 03)
2.	Coverage C - Personal Property	\$6,000 without Coverage A

Note: These are program limits. Please refer to your Agency Contract Supplement for binding limits.

102. PERILS INSURED AGAINST

The following is a general description of the coverages provided by the Dwelling Policy Forms. The policy should be consulted for exact contract conditions.

Perils Insured Against	DP 00 01 BASIC FORM	DP 00 02 BROAD FORM	DP 00 03 SPECIAL FORM
Fire or Lightning, Internal Explosion	Yes	Yes	Yes
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption	Optional*	Yes	Yes
Vandalism or Malicious Mischief	Optional**	Yes	Yes
Damage by Burglars, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge of Water or Steam, Sudden Cracking of a Steam or Hot Water System, Freezing, Sudden Damage from Artificial Electric Currents	No	Yes	Yes
Additional Risks with Certain Exceptions (Special Coverage)	No	No	Yes Coverage A and B Only

* May only be written with the perils of Fire or Lightning, Internal Explosion.

** May only be written with Extended Coverage.

103. ELIGIBILITY

Note: A dwelling fire policy shall not be issued on the following:

- Owner-occupied dwellings; or
- Named insured is tenant and Coverage C exceeds \$30,000, or
- Condominium unit owner, tenant occupied, risks when Coverage C exceeds \$6,000, or
- Applicants who have sustained three (3) or more losses, excluding Acts of God, in the thirty-six (36) month period immediately preceding the effective date or subsequent renewal; the only policy available, if the risk is determined by the Company to be acceptable, is Basic Form DP 00 01 with a \$2,500 deductible.

Exception: Underwriting rules that specifically require a Dwelling Fire policy due to loss history or other underwriting consideration(s).

A. A Dwelling Policy may be issued to provide insurance under:

Coverage A - on a dwelling building:

1. Used solely for residential purposes except that certain incidental occupancies or up to 5 roomers or boarders are permitted;
2. Containing not more than four apartments; and
3. Which may be in a townhouse or row house structure.

Note: Dwellings located on a farm, ranch, orchard or grove may be insured under a DP 00 01, or a DP 00 02 Form without Liability coverage provided any farming or ranching operations conducted on the "described location" are incidental to the use of the premises for habitational purposes.

All other non-habitational buildings or structures located at the "described location" containing farm or other agricultural type property, shall not be eligible for coverage.

B. Coverage B:

1. At the same location as the dwelling eligible for insurance under Coverage A and not used for business purposes.

C. Coverage C in:

1. A dwelling eligible under Coverage A; or
2. A dwelling with rental apartments including furnishings, equipment and appliances in halls or utility rooms; or
3. Any apartment, cooperative or condominium unit used as private living quarters of the insured or rented to others.

D. Coverage D for the loss of the fair rental value of:

1. A building eligible for insurance under Coverages A or B; or
2. Private living quarters eligible under Coverage C.

E. Coverage E for the additional living expenses incurred to maintain the insured's household.

Note: A Dwelling Policy WITHOUT LIABILITY COVERAGE may be issued in the name of a corporation or partnership. The Company will only accept applications for coverage on Dwellings of 4 or less units. When such units are not subject to, or governed by, recorded or unrecorded Documents of Association, such as but not limited to: a Condominium Association, Homeowner Association, Homeowner Co-Operative, a Townhouse Homeowner Association or a Townhouse Co-Operative.

F. 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. Windstorm or Hail shall not be excluded in areas not eligible for such Citizens coverage.

104. RESERVED FOR FUTURE USE

105. SEASONAL DWELLING DEFINITION

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

106. 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 plastic 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 and 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.

107. SINGLE BUILDING DEFINITION

A. All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

B. Buildings which are separated by space shall be considered separate buildings.

C. Buildings or sections of buildings which are separated by an 8 inch masonry party wall which pierces or rises to the underside of the roof and which pierces or extends to the innerside of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

201. POLICY PERIOD

The policy may be written for a period of one (1) year and may be extended for successive policy periods by extension certificate based upon the forms, premiums and endorsements then in effect.

202. CHANGES OR CANCELLATIONS

If insurance is increased, canceled or reduced, the additional or return premium shall be computed on a pro rata basis.

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. MULTIPLE LOCATIONS

A policy may be issued to provide insurance at more than one described location.

205. RESERVED FOR FUTURE USE

206. TRANSFER OR ASSIGNMENT

Transfer or assignments is not available. New applications are required.

207. RESERVED FOR FUTURE USE

208. RESERVED FOR FUTURE USE

209. WHOLE DOLLAR PREMIUM RULE

- A. Each premium shown on the policy and endorsement shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.
- B. In the event of cancellation, the return premium will be carried to the next higher whole dollar.

301. BASE PREMIUM COMPUTATION

A. To compute the BASE PREMIUM, use the Key Premiums and Key Factors that are displayed below based on coverage form shown below.

For Form DP 00 01:

Develop separate BASE PREMIUMS on buildings and/or contents for:

- Fire only, or
- Fire and Extended Coverage, or
- Fire, Extended Coverage and V&MM.

For Form DP 00 02:

Develop separate BASE PREMIUMS on buildings and/or contents for:

Fire and Broad Form.

For Form DP 00 03:

Develop separate BASE PREMIUMS on buildings and/or contents for:

- Fire and Special Form on the building;
- Fire and Broad Form on the contents.

Coverage A - Dwelling

Coverage C - Personal Property

1. From the Key Premium Table, select the Key Premium for the classifications or coverages that apply to the risk.
2. From the Key Factor Table, determine the Key Factor for the desired limit of liability. If the limit of liability is not shown in the table, determine as illustrated in Paragraph B. of this rule.
3. Multiply the Key Premium by a Key Factor and round to the nearest whole dollar to develop the BASE PREMIUM (\$.50 or more rounded to the next higher whole dollar).

B. Interpolation Example

When the desired limit of liability is less than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit.

Example: Using Key Factors for Seasonal and Non-Seasonal Owner Occupied Properties:

\$25,500 desired limit; the nearest limits are \$24,000 and \$26,000.

For \$24,000 the Key Factor is 1.065; for \$26,000 the Key Factor is 1.098. Figure the difference between the two Key Factors and divide by 20. This provides a factor per \$100.

$$\begin{array}{r} 1.098 \\ - 1.065 \\ \hline .033 \text{ divided by } 20 = .0016 \end{array}$$

Multiply the factor per \$100 times 15, and add 1.065, the Key Factor for \$24,000.

$$\begin{array}{r} .0016 \\ \times 15 \\ \hline .024 + 1.065 = 1.089 \end{array}$$

The result, 1.089, is the Key Factor for this example.

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 Owner-Occupied - Non-Seasonal & Seasonal

KEY PREMIUMS

Prot Class	Const	No. of Families			
		1		2	
		Cov		Cov	
		A	C	A	C
1	M	48.89	6.06	53.77	6.06
	F	71.11	8.82	78.23	8.82
2	M	49.63	6.15	54.58	6.15
	F	71.86	8.90	79.05	8.90
3	M	50.37	6.25	55.40	6.25
	F	72.59	9.00	79.86	9.00
4	M	51.11	6.34	56.22	6.34
	F	73.33	9.10	80.68	9.10
5	M	51.86	6.43	57.03	6.43
	F	74.08	9.18	81.50	9.18
6	M	52.59	6.52	57.85	6.52
	F	74.82	9.27	82.31	9.27
7	M	53.34	6.61	58.66	6.61
	F	88.90	11.02	97.80	11.02
8 & 8B 1Y - 8Y	M	54.08	6.70	59.48	6.70
	F	88.90	11.02	97.80	11.02
9 1X - 8X	M	55.55	6.90	61.10	6.90
	F	148.15	18.37	162.96	18.37
10 & 10W	M	88.90	11.02	97.80	8.60
	F	222.23	27.55	244.46	27.55

Prot Class	Const	No. of Families		
		3 or 4		5 or More
		Cov		Cov
		A	C	C
1	M	73.32	7.57	9.13
	F	106.68	11.02	13.28
2	M	74.42	7.68	9.26
	F	107.79	11.13	13.42
3	M	75.54	7.79	9.39
	F	108.91	11.25	13.56
4	M	76.65	7.91	9.55
	F	110.02	11.37	13.70
5	M	77.75	8.02	9.68
	F	111.13	11.48	13.84
6	M	78.87	8.14	9.82
	F	112.24	11.59	13.97
7	M	79.98	8.25	9.95
	F	133.34	13.78	16.63
8 & 8B 1Y - 8Y	M	81.10	8.36	10.10
	F	133.34	13.78	16.63
9 1X - 8X	M	83.34	8.64	10.39
	F	222.22	22.94	27.66
10 & 10W	M	133.34	13.78	16.63
	F	333.35	34.44	41.55

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or Plastic Siding over Frame is rated as Frame.

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KEY FACTORS

Limit of Liability	Cov. A	Limit of Liability	Cov.C
\$ 1,000**	.310	\$ 1,000**	.35
2,000	.346	2,000	.48
3,000	.382	3,000	.61
4,000	.419	4,000	.74
5,000	.455	5,000	.87
6,000	.491	6,000	1.00
7,000	.528	7,000	1.13
8,000	.564	8,000	1.26
9,000	.600	9,000	1.39
10,000	.637	10,000	1.52
11,000	.673	11,000	1.65
12,000	.709	12,000	1.78
13,000	.746	13,000	1.91
14,000	.782	14,000	2.04
15,000	.818	15,000	2.17
16,000	.855	16,000	2.30
18,000	.927	17,000	2.43
20,000	1.000	18,000	2.56
22,000	1.033	19,000	2.69
24,000	1.065	20,000	2.82
26,000	1.098	21,000	2.95
28,000	1.131	22,000	3.08
30,000	1.163	23,000	3.21
32,000	1.196	24,000	3.34
34,000	1.229	25,000	3.47
36,000	1.261	26,000	3.60
38,000	1.294	27,000	3.73
40,000	1.327	28,000	3.86
42,000	1.359	29,000	3.99
44,000	1.392	30,000	4.12
46,000	1.425	31,000	4.25
48,000	1.457	32,000	4.38
50,000	1.490	33,000	4.51
55,000	1.570	34,000	4.64
60,000	1.650	35,000	4.77
65,000	1.730	36,000	4.90
70,000	1.810	37,000	5.03
75,000	1.890	38,000	5.16
80,000	1.970	39,000	5.29
85,000	2.050	40,000	5.42
90,000	2.130	41,000	5.55
95,000	2.210	42,000	5.68
100,000	2.290	43,000	5.81
105,000	2.370	44,000	5.94
110,000	2.450	45,000	6.07
115,000	2.530	46,000	6.20
120,000	2.610	47,000	6.33
125,000	2.690	48,000	6.46
130,000	2.770	49,000	6.59
135,000	2.850	50,000	6.72
140,000	2.930		
145,000	3.010		
Each Add'l \$ 1,000	.016	Each Add'l \$ 1,000	.13

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Fire - Coverages A and C - All Forms
 Non-Owner-Occupied - Non-Seasonal & Seasonal

KEY PREMIUMS

Prot Class	Const	No. of Families			
		1		2	
		Cov		Cov	
		A	C	A	C
1	M	61.14	6.06	67.25	6.06
	F	88.92	8.82	97.78	8.82
2	M	62.06	6.15	68.26	6.15
	F	89.84	8.90	98.80	8.90
3	M	62.98	6.25	69.27	6.25
	F	90.78	9.00	99.82	9.00
4	M	63.91	6.34	70.30	6.34
	F	91.70	9.10	100.85	9.10
5	M	64.83	6.43	71.31	6.43
	F	92.62	9.18	101.86	9.18
6	M	65.76	6.52	72.34	6.52
	F	93.55	9.27	102.88	9.27
7	M	66.70	6.61	73.35	6.61
	F	111.15	11.02	122.28	11.02
8 & 8B 1Y - 8Y	M	67.61	6.70	74.37	6.70
	F	111.15	11.02	122.28	11.02
9 1X - 8X	M	69.46	6.90	76.40	6.90
	F	185.25	18.37	203.78	18.37
10 & 10W	M	111.15	11.02	122.28	11.02
	F	277.87	27.55	305.65	27.55

Prot Class	Const	No. of Families		
		3 or 4		5 or More
		Cov		Cov
		A	C	C
1	M	91.70	7.57	9.13
	F	133.35	11.02	13.28
2	M	93.08	7.68	9.26
	F	134.74	11.13	13.42
3	M	94.48	7.79	9.39
	F	136.12	11.25	13.56
4	M	95.87	7.91	9.55
	F	137.52	11.37	13.70
5	M	97.26	8.02	9.68
	F	138.90	11.48	13.84
6	M	98.64	8.14	9.82
	F	140.30	11.59	13.97
7	M	100.07	8.25	9.95
	F	166.71	13.78	16.63
8 & 8B 1Y - 8Y	M	101.45	8.36	10.10
	F	166.71	13.78	16.63
9 1X - 8X	M	104.18	8.64	10.39
	F	277.90	22.94	27.66
10 & 10W	M	166.71	13.78	16.63
	F	416.82	34.44	41.55

*M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or Plastic Siding over Frame is rated as Frame.

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KEY FACTORS

Limit of Liability	Cov. A	Limit of Liability	Cov. C
\$ 1,000**	.310	\$ 1,000**	.35
2,000	.346	2,000	.48
3,000	.382	3,000	.61
4,000	.419	4,000	.74
5,000	.455	5,000	.87
6,000	.491	6,000	1.00
7,000	.528	7,000	1.13
8,000	.564	8,000	1.26
9,000	.600	9,000	1.39
10,000	.637	10,000	1.52
11,000	.673	11,000	1.65
12,000	.709	12,000	1.78
13,000	.746	13,000	1.91
14,000	.782	14,000	2.04
15,000	.818	15,000	2.17
16,000	.855	16,000	2.30
18,000	.927	17,000	2.43
20,000	1.000	18,000	2.56
22,000	1.033	19,000	2.69
24,000	1.065	20,000	2.82
26,000	1.098	21,000	2.95
28,000	1.131	22,000	3.08
30,000	1.163	23,000	3.21
32,000	1.196	24,000	3.34
34,000	1.229	25,000	3.47
36,000	1.261	26,000	3.60
38,000	1.294	27,000	3.73
40,000	1.327	28,000	3.86
42,000	1.359	29,000	3.99
44,000	1.392	30,000	4.12
46,000	1.425	31,000	4.25
48,000	1.457	32,000	4.38
50,000	1.490	33,000	4.51
55,000	1.570	34,000	4.64
60,000	1.650	35,000	4.77
65,000	1.730	36,000	4.90
70,000	1.810	37,000	5.03
75,000	1.890	38,000	5.16
80,000	1.970	39,000	5.29
85,000	2.050	40,000	5.42
90,000	2.130	41,000	5.55
95,000	2.210	42,000	5.68
100,000	2.290	43,000	5.81
105,000	2.370	44,000	5.94
110,000	2.450	45,000	6.07
115,000	2.530	46,000	6.20
120,000	2.610	47,000	6.33
125,000	2.690	48,000	6.46
130,000	2.770	49,000	6.59
135,000	2.850	50,000	6.72
140,000	2.930		
145,000	3.010		
Each Add'l\$ 1,000	.016	Each Add'l\$ 1,000	.13

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Extended Coverage, Broad and Special Forms - Coverages A and C
 Frame Construction Only; For Masonry Construction multiply KEY PREMIUM below * 0.88

KEY PREMIUMS

Terr	Coverage A Forms DP 00			Coverage C Forms DP 00		
	01	02	03	01	02	03
5	1,002.56	1,164.68	1,185.52	259.11	301.00	301.00
7	1,325.06	1,539.34	1,629.56	473.86	573.43	573.43
10	676.32	949.38	1,087.65	147.93	214.82	214.82
30	965.37	1,355.14	1,552.51	209.70	304.52	304.52
31	816.47	1,146.11	1,313.05	177.37	257.57	257.57
32	529.02	742.61	850.77	104.13	151.22	151.22
33	657.93	923.57	1,058.08	137.14	199.15	199.15
34	524.66	736.49	843.76	103.27	149.97	149.97
35	543.61	763.09	874.24	107.03	155.43	155.43
37	523.38	734.69	841.70	109.07	158.39	158.39
38	505.59	709.72	813.09	112.11	162.81	162.81
39	84.30	146.91	179.44	27.88	53.98	53.98
40	66.12	115.22	140.74	11.69	22.63	22.63
41	189.15	247.21	277.36	41.82	58.70	58.70
42	410.33	536.28	601.67	107.56	150.99	150.99
43	296.89	445.50	533.64	79.11	126.36	126.36
46	384.92	577.58	691.85	88.00	140.57	140.57
47	220.66	331.11	396.61	84.51	135.00	135.00
49	143.61	250.25	305.66	39.88	77.22	77.22
50	154.41	269.07	328.67	40.75	78.90	78.90
57	413.17	539.99	605.83	100.87	141.59	141.59
62	407.54	532.63	597.58	100.40	140.93	140.93
63	265.09	397.79	476.48	58.45	93.37	93.37
64	329.50	494.44	592.25	72.56	115.90	115.90
80	179.31	269.07	322.29	53.37	85.24	85.24
81	344.99	517.69	620.09	86.12	137.56	137.56
90	135.41	235.97	288.21	36.56	70.80	70.80
159	532.45	695.89	780.74	113.05	158.70	158.70
181	613.29	860.91	986.30	134.17	194.83	194.83
182	620.87	871.54	998.48	135.81	197.22	197.22
183	612.89	860.34	985.65	134.07	194.70	194.70
192	103.51	180.38	220.34	27.33	52.92	52.92
193	121.61	211.91	258.84	31.67	61.32	61.32
292	82.37	143.54	175.32	21.44	41.52	41.52
293	86.44	150.62	183.97	22.51	43.58	43.58
361	697.08	978.53	1,121.05	151.42	219.88	219.88
362	662.04	929.34	1,064.69	153.01	222.20	222.20
392	87.41	152.32	186.07	22.77	44.09	44.09
393	75.68	131.89	161.09	19.71	38.16	38.16
492	89.76	156.41	191.05	23.34	45.19	45.19
493	70.82	123.41	150.75	18.44	35.71	35.71
511	143.75	250.50	305.97	38.04	73.64	73.64
512	144.22	251.31	306.98	42.37	82.03	82.03
531	507.92	663.83	744.77	104.86	147.19	147.19
532	202.83	265.08	297.41	46.89	65.82	65.82
533	232.78	304.23	341.33	48.04	67.43	67.43

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541	605.65	791.54	888.06	148.00	207.75	207.75
542	684.88	895.09	1,004.24	140.48	197.20	197.20
551	587.55	767.89	861.52	143.61	201.59	201.59
552	427.59	558.82	626.97	97.58	136.98	136.98
553	480.83	628.42	705.05	109.74	154.04	154.04
554	373.42	560.34	671.18	84.30	134.66	134.66
555	421.43	550.79	617.95	96.17	135.00	135.00
561	592.81	774.76	869.24	145.80	204.67	204.67
562	569.13	743.82	834.52	140.00	196.52	196.52
581	473.42	618.72	694.18	96.99	136.14	136.14
582	594.75	777.30	872.09	122.02	171.29	171.29
583	506.03	661.34	741.99	103.62	145.46	145.46
591	264.77	346.03	388.23	56.64	79.51	79.51
592	242.34	316.71	355.34	50.09	70.31	70.31
593	106.62	185.80	226.95	27.72	53.67	53.67
594	363.80	475.46	533.44	74.63	104.77	104.77
595	496.76	649.24	728.40	105.49	148.08	148.08
596	170.34	222.63	249.78	35.21	49.43	49.43
601	341.89	446.83	501.32	70.08	98.37	98.37
602	761.46	995.18	1,116.54	187.34	262.98	262.98
603	393.04	513.68	576.32	96.66	135.69	135.69
604	309.79	404.87	454.25	63.80	89.55	89.55
605	602.01	786.80	882.73	138.32	194.17	194.17
606	455.09	594.77	667.31	93.94	131.86	131.86
607	632.55	826.70	927.50	130.01	182.51	182.51
608	251.66	328.91	369.00	51.95	72.92	72.92
609	367.37	480.13	538.68	75.84	106.45	106.45
692	143.28	249.67	304.96	37.78	73.16	73.16
693	97.40	169.73	207.33	25.34	49.07	49.07
701	199.23	298.96	358.10	45.28	72.32	72.32
702	202.10	303.26	363.25	45.91	73.33	73.33
711	454.07	681.36	816.15	102.42	163.60	163.60
712	263.46	395.34	473.55	54.00	86.26	86.26
713	209.63	314.57	376.80	43.00	68.69	68.69
714	254.07	381.24	456.66	52.08	83.19	83.19
715	394.68	592.24	709.40	88.99	142.15	142.15
721	224.82	337.35	404.09	51.08	81.58	81.58
722	142.46	213.77	256.06	32.37	51.71	51.71
723	291.24	437.03	523.48	65.68	104.91	104.91
724	293.48	440.38	527.50	66.45	106.14	106.14
725	94.60	141.94	170.03	21.49	34.32	34.32
726	186.46	279.80	335.14	42.37	67.68	67.68
731	196.90	295.46	353.90	46.38	74.08	74.08
732	140.35	210.61	252.28	31.93	50.99	50.99
733	193.24	289.96	347.32	45.17	72.15	72.15
734	143.01	214.59	257.05	32.54	51.99	51.99
735	407.95	612.14	733.24	92.14	147.17	147.17
736	134.28	201.49	241.34	31.62	50.51	50.51
737	101.31	152.02	182.09	23.06	36.82	36.82
792	122.74	213.88	261.24	22.77	44.09	44.09
793	63.21	110.14	134.54	11.63	22.53	22.53
892	83.36	145.27	177.44	15.31	29.64	29.64
893	92.51	161.22	196.92	15.90	30.78	30.78

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921	137.84	240.20	293.39	24.00	46.48	46.48
922	92.50	161.20	196.89	15.90	30.79	30.79
923	100.17	174.57	213.23	17.21	33.32	33.32
931	105.62	184.06	224.82	19.36	37.50	37.50
932	60.31	105.09	128.36	11.05	21.40	21.40
933	103.31	180.03	219.90	17.79	34.45	34.45
934	114.24	199.08	243.17	19.64	38.03	38.03
992	98.79	172.15	210.27	16.97	32.85	32.85
993	78.14	136.17	166.32	14.30	27.68	27.68

* Rating Notes

- DP 00 01, Key Rates are Non-Seasonal and Seasonal.
- DP 00 02 and DP 00 03, Key Rates are Non-Seasonal only and include the charge for E.C. and V.&M.M. perils. The Seasonal BASE PREMIUM for Forms DP 00 02 and DP 00 03 are shown below.

Terr	Coverage A Forms DP 00		Coverage C Forms DP 00	
	02	03	02	03
5	1,261.75	1,327.78	326.10	326.10
7	1,731.77	1,754.90	619.31	619.31
10	1,145.80	1,279.60	250.62	250.62
30	1,635.51	1,826.48	355.27	355.27
31	1,383.24	1,544.76	300.50	300.50
32	896.26	1,000.91	176.42	176.42
33	1,114.65	1,244.80	232.34	232.34
34	888.87	992.66	174.96	174.96
35	920.97	1,028.51	181.33	181.33
37	886.70	990.23	184.78	184.78
38	856.56	956.58	189.93	189.93
39	191.80	219.32	67.49	67.49
40	150.42	172.00	28.30	28.30
41	292.99	322.08	66.79	66.79
42	635.59	698.72	171.82	171.82
43	560.47	617.90	153.16	153.16
46	726.65	801.09	170.39	170.39
47	416.55	459.24	163.63	163.63
49	326.70	373.59	96.54	96.54
50	351.30	401.71	98.62	98.62
57	639.98	703.54	161.13	161.13
62	631.26	693.96	160.37	160.37
63	500.44	551.71	113.17	113.17
64	622.03	685.75	140.49	140.49
80	338.50	373.19	103.33	103.33
81	651.28	717.99	166.74	166.74
90	308.05	352.26	88.50	88.50
159	824.74	906.66	180.60	180.60
181	1,039.02	1,160.35	227.30	227.30
182	1,051.86	1,174.69	230.09	230.09
183	1,038.35	1,159.59	227.14	227.14
192	235.50	269.29	66.16	66.16
193	276.67	316.36	76.64	76.64
292	187.39	214.28	51.89	51.89
293	196.64	224.87	54.48	54.48

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361	1,180.98	1,318.88	256.54	256.54
362	1,121.61	1,252.58	259.23	259.23
392	198.88	227.42	55.11	55.11
393	172.18	196.90	47.71	47.71
492	204.19	233.49	56.50	56.50
493	161.12	184.24	44.63	44.63
511	327.03	373.97	92.06	92.06
512	328.11	375.19	102.55	102.55
531	786.75	864.90	167.50	167.50
532	314.18	345.37	74.89	74.89
533	360.57	396.39	76.74	76.74
541	938.12	1,031.29	236.42	236.42
542	1,060.85	1,166.21	224.40	224.40
551	910.08	1,000.47	229.39	229.39
552	662.31	728.10	155.87	155.87
553	744.79	818.77	175.28	175.28
554	704.93	777.16	163.23	163.23
555	652.78	717.63	153.62	153.62
561	918.25	1,009.44	232.91	232.91
562	881.56	969.11	223.62	223.62
581	733.30	806.13	154.92	154.92
582	921.25	1,012.74	194.91	194.91
583	783.82	861.66	165.53	165.53
591	410.11	450.85	90.48	90.48
592	375.37	412.66	80.01	80.01
593	242.57	277.38	67.10	67.10
594	563.51	619.47	119.22	119.22
595	769.47	845.88	168.51	168.51
596	263.86	290.06	56.24	56.24
601	529.58	582.18	111.95	111.95
602	1,179.48	1,296.62	299.25	299.25
603	608.81	669.27	154.40	154.40
604	479.85	527.51	101.91	101.91
605	932.50	1,025.10	220.95	220.95
606	704.92	774.93	150.05	150.05
607	979.79	1,077.11	207.68	207.68
608	389.80	428.52	82.99	82.99
609	569.04	625.56	121.14	121.14
692	325.96	372.74	91.45	91.45
693	221.60	253.40	61.34	61.34
701	376.11	414.65	87.66	87.66
702	381.51	420.60	88.88	88.88
711	857.20	945.02	198.29	198.29
712	497.36	548.32	104.56	104.56
713	395.74	436.29	83.26	83.26
714	479.63	528.77	100.84	100.84
715	745.08	821.42	172.30	172.30
721	424.42	467.90	98.89	98.89
722	268.94	296.50	62.68	62.68
723	549.81	606.14	127.17	127.17
724	554.03	610.79	128.66	128.66
725	178.58	196.88	41.61	41.61
726	352.00	388.06	82.03	82.03
731	371.70	409.78	89.80	89.80

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732	264.96	292.10	61.82	61.82
733	364.79	402.17	87.46	87.46
734	269.97	297.62	63.02	63.02
735	770.12	849.02	178.39	178.39
736	253.48	279.45	61.21	61.21
737	191.26	210.84	44.64	44.64
792	279.23	319.30	55.11	55.11
793	143.79	164.42	28.16	28.16
892	189.65	216.88	37.05	37.05
893	210.47	240.68	38.48	38.48
921	313.59	358.58	58.09	58.09
922	210.45	240.65	38.50	38.50
923	227.90	260.59	41.65	41.65
931	240.31	274.78	46.86	46.86
932	137.20	156.89	26.75	26.75
933	235.03	268.76	43.07	43.07
934	259.91	297.20	47.54	47.54
992	224.75	257.00	41.07	41.07
993	177.77	203.28	34.61	34.61

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KEY FACTORS

** Use this limit of liability to develop premiums for policy amounts less than \$1,000

Limit of Liability	Cov. A	Limit of Liability	Cov. C
\$ 1,000**	.566	\$ 1,000**	.17
2,000	.588	2,000	.33
3,000	.611	3,000	.50
4,000	.634	4,000	.67
5,000	.657	5,000	.83
6,000	.680	6,000	1.00
7,000	.703	7,000	1.17
8,000	.726	8,000	1.34
9,000	.749	9,000	1.50
10,000	.771	10,000	1.67
11,000	.794	11,000	1.84
12,000	.817	12,000	2.00
13,000	.840	13,000	2.17
14,000	.862	14,000	2.33
15,000	.885	15,000	2.50
16,000	.908	16,000	2.67
18,000	.953	17,000	2.84
20,000	1.000	18,000	3.00
22,000	1.046	19,000	3.17
24,000	1.091	20,000	3.34
26,000	1.137	21,000	3.51
28,000	1.182	22,000	3.67
30,000	1.228	23,000	3.84
32,000	1.273	24,000	4.00
34,000	1.320	25,000	4.17
36,000	1.365	26,000	4.34
38,000	1.411	27,000	4.51
40,000	1.456	28,000	4.68
42,000	1.502	29,000	4.85
44,000	1.547	30,000	5.02
46,000	1.593	31,000	5.19
48,000	1.639	32,000	5.36
50,000	1.685	33,000	5.53
55,000	1.800	34,000	5.70
60,000	1.915	35,000	5.87
65,000	2.030	36,000	6.04
70,000	2.145	37,000	6.21
75,000	2.260	38,000	6.38
80,000	2.375	39,000	6.55
85,000	2.490	40,000	6.72
90,000	2.605	41,000	6.89
95,000	2.720	42,000	7.06
100,000	2.835	43,000	7.23
105,000	2.950	44,000	7.40
110,000	3.065	45,000	7.57
115,000	3.180	46,000	7.74
120,000	3.295	47,000	7.91
125,000	3.410	48,000	8.08
130,000	3.525	49,000	8.25
135,000	3.640	50,000	8.42
140,000	3.755		
145,000	3.870		
Each Add'l \$ 1,000	.023		.17

301. VANDALISM AND MALICIOUS MISCHIEF – DP 00 01 ONLY

Develop the BASE PREMIUM by multiplying the same limit of liability selected for Extended Coverage by the V&MM rate and round to the nearest whole dollar.

DP 00 01

Rate per \$1,000

Not Seasonal and Not Vacant \$0.10 Seasonal and Not Vacant \$0.51

302. RESERVED FOR FUTURE USE

303. PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES

A. Eligible Premises

One of the incidental occupancies described in B. below is permitted in a premises eligible for coverage under a Dwelling Policy, if:

1. The policy provides insurance under Coverage A or C;
2. The incidental occupancy is operated by the insured who is the owner or a resident of the premises; and
3. There are no more than two persons at work in the incidental occupancy.

Use Endorsement DP 04 20 Permitted Incidental Occupancies.

B. Permitted Incidental Occupancies

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

C. Contents

The amounts of insurance for the contents of the incidental occupancy and the merchandise in storage shall be stated as separate contents items in the policy declarations.

D. Premium

Determine the Coverage C BASE PREMIUM under Rule 301, using the single Key Factor for the total amount of insurance for:

1. Household personal property,
2. Contents of the incidental occupancy, and
3. Merchandise in storage.

E. Liability Premium

Refer to Personal Liability Section, Rule 304 for additional Liability Premium charge.

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306. HURRICANE RATES

Extended Coverage, Broad and Special Forms - Hurricane Base Class Premium Factors

Terr	Coverage A Forms DP 00			Coverage C Forms DP 00		
	01	02	03	01	02	03
5	0.881	0.735	0.706	0.444	0.370	0.370
7	0.881	0.735	0.679	0.506	0.405	0.405
10	0.852	0.589	0.503	0.522	0.348	0.348
30	0.881	0.609	0.520	0.715	0.477	0.477
31	0.881	0.609	0.520	0.895	0.596	0.596
32	0.881	0.609	0.520	0.433	0.288	0.288
33	0.852	0.589	0.503	0.298	0.199	0.199
34	0.864	0.597	0.510	0.381	0.254	0.254
35	0.881	0.609	0.520	0.607	0.404	0.404
37	0.852	0.589	0.503	0.204	0.136	0.136
38	0.864	0.597	0.510	0.392	0.262	0.262
39	0.623	0.348	0.278	0.108	0.054	0.054
40	0.623	0.348	0.279	0.152	0.076	0.076
41	0.841	0.624	0.544	0.174	0.120	0.120
42	0.864	0.663	0.585	0.873	0.602	0.602
43	0.779	0.504	0.412	0.210	0.128	0.128
46	0.790	0.535	0.445	0.831	0.504	0.504
47	0.872	0.639	0.546	0.271	0.164	0.164
49	0.750	0.444	0.360	0.110	0.055	0.055
50	0.808	0.477	0.389	0.135	0.067	0.067
57	0.852	0.632	0.551	0.672	0.463	0.463
62	0.853	0.635	0.555	0.672	0.463	0.463
63	0.842	0.547	0.448	0.151	0.091	0.091
64	0.841	0.544	0.444	0.151	0.091	0.091
80	0.872	0.639	0.546	0.259	0.157	0.157
81	0.853	0.578	0.479	0.259	0.157	0.157
90	0.750	0.443	0.360	0.123	0.062	0.062
159	0.883	0.717	0.647	0.672	0.463	0.463
181	0.864	0.597	0.510	0.895	0.596	0.596
182	0.864	0.597	0.510	0.895	0.596	0.596
183	0.864	0.597	0.510	0.895	0.596	0.596
192	0.750	0.443	0.360	0.123	0.062	0.062
193	0.741	0.415	0.333	0.123	0.062	0.062
292	0.741	0.415	0.333	0.123	0.062	0.062
293	0.741	0.415	0.333	0.123	0.062	0.062
361	0.881	0.609	0.520	0.895	0.596	0.596
362	0.881	0.609	0.520	0.895	0.596	0.596
392	0.741	0.415	0.333	0.123	0.062	0.062
393	0.740	0.412	0.330	0.123	0.062	0.062
492	0.740	0.412	0.330	0.123	0.062	0.062
493	0.741	0.415	0.333	0.123	0.062	0.062
511	0.808	0.477	0.389	0.103	0.051	0.051
512	0.808	0.477	0.389	0.103	0.051	0.051
531	0.852	0.632	0.551	0.672	0.463	0.463
532	0.852	0.632	0.551	0.672	0.463	0.463
533	0.852	0.632	0.551	0.672	0.463	0.463
541	0.853	0.635	0.555	0.672	0.463	0.463

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542	0.853	0.635	0.555	0.672	0.463	0.463
551	0.853	0.635	0.555	0.672	0.463	0.463
552	0.852	0.632	0.551	0.672	0.463	0.463
553	0.852	0.632	0.551	0.672	0.463	0.463
554	0.780	0.507	0.415	0.236	0.143	0.143
555	0.852	0.632	0.551	0.672	0.463	0.463
561	0.852	0.632	0.551	0.672	0.463	0.463
562	0.852	0.632	0.551	0.672	0.463	0.463
581	0.852	0.632	0.551	0.672	0.463	0.463
582	0.853	0.635	0.555	0.672	0.463	0.463
583	0.852	0.632	0.551	0.672	0.463	0.463
591	0.883	0.717	0.647	0.672	0.463	0.463
592	0.853	0.635	0.555	0.672	0.463	0.463
593	0.740	0.412	0.330	0.123	0.062	0.062
594	0.853	0.635	0.555	0.672	0.463	0.463
595	0.883	0.717	0.647	0.672	0.463	0.463
596	0.853	0.635	0.555	0.672	0.463	0.463
601	0.852	0.632	0.551	0.672	0.463	0.463
602	0.852	0.632	0.551	0.672	0.463	0.463
603	0.852	0.632	0.551	0.672	0.463	0.463
604	0.852	0.632	0.551	0.672	0.463	0.463
605	0.853	0.635	0.555	0.672	0.463	0.463
606	0.852	0.632	0.551	0.672	0.463	0.463
607	0.852	0.632	0.551	0.672	0.463	0.463
608	0.852	0.632	0.551	0.672	0.463	0.463
609	0.852	0.632	0.551	0.672	0.463	0.463
692	0.750	0.443	0.360	0.123	0.062	0.062
693	0.740	0.412	0.330	0.123	0.062	0.062
701	0.779	0.504	0.412	0.236	0.143	0.143
702	0.779	0.504	0.412	0.236	0.143	0.143
711	0.779	0.504	0.412	0.236	0.143	0.143
712	0.779	0.504	0.412	0.236	0.143	0.143
713	0.779	0.504	0.412	0.236	0.143	0.143
714	0.779	0.504	0.412	0.236	0.143	0.143
715	0.779	0.504	0.412	0.236	0.143	0.143
721	0.779	0.504	0.412	0.236	0.143	0.143
722	0.779	0.504	0.412	0.236	0.143	0.143
723	0.779	0.504	0.412	0.236	0.143	0.143
724	0.779	0.504	0.412	0.236	0.143	0.143
725	0.779	0.504	0.412	0.236	0.143	0.143
726	0.779	0.504	0.412	0.236	0.143	0.143
731	0.807	0.592	0.507	0.236	0.143	0.143
732	0.780	0.507	0.415	0.236	0.143	0.143
733	0.807	0.592	0.507	0.236	0.143	0.143
734	0.780	0.507	0.415	0.236	0.143	0.143
735	0.780	0.507	0.415	0.236	0.143	0.143
736	0.807	0.592	0.507	0.236	0.143	0.143
737	0.780	0.507	0.415	0.236	0.143	0.143
792	0.750	0.443	0.360	0.123	0.062	0.062
793	0.741	0.415	0.333	0.123	0.062	0.062
892	0.740	0.412	0.330	0.123	0.062	0.062
893	0.741	0.415	0.333	0.123	0.062	0.062
921	0.750	0.443	0.360	0.123	0.062	0.062
922	0.741	0.415	0.333	0.123	0.062	0.062

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923	0.741	0.415	0.333	0.123	0.062	0.062
931	0.741	0.415	0.333	0.123	0.062	0.062
932	0.741	0.415	0.333	0.123	0.062	0.062
933	0.741	0.415	0.333	0.123	0.062	0.062
934	0.741	0.415	0.333	0.123	0.062	0.062
992	0.740	0.412	0.330	0.123	0.062	0.062
993	0.741	0.415	0.333	0.123	0.062	0.062

402. SUPERIOR CONSTRUCTION

- A. Refer to the Construction Definition rule in this manual for details (see Rule 106).
- B. For E.C. rating purposes a dwelling classified as:
 - 1. Fire Resistive is considered Wind Resistive;
 - 2. Masonry Non-Combustible is considered Semi-Wind Resistive.
- C. Premium:

Multiply the Masonry BASE PREMIUM by the appropriate factor noted below:

	Fire	E.C., Broad & Special Forms
Fire Resistive & Masonry Non-Comb.	.50	.64
Non-Combustible	.50	1.00
Construction Code 4		

403. RESERVED FOR FUTURE USE

404. DWELLING UNDER CONSTRUCTION

- A. Dwelling(s) under construction may be insured in the Dwelling Program including Liability only when the Named Insured intends to retain ownership beyond the end of construction for use as a residence or rental unit.

The policy may be canceled pro-rata upon completion of the dwelling. Use Endorsement DP 11 43 Dwelling Under Construction.
- B. Premium: Use owner occupied rates with Builder’s Risk surcharge.

Status Code 1

405. RESERVED FOR FUTURE USE

406. WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW – FLORIDA

- A. Coverage Description**
The policy forms exclude coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.
- B. Coverage Option**
For an additional premium, policies may be endorsed to provide such coverage for a limit of liability of \$5,000 subject to a \$250 deductible. No other deductible option is available.
- C. Premium and Eligibility**
A charge of \$86 applies to this option. This coverage is available for policy forms DP-2 and DP-3.
- D. Endorsement**
Use WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW – FLORIDA Endorsement UPCIC 09 03.

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407. DEDUCTIBLES

All policies are subject to a deductible that applies to all covered losses.

A. Fire and V&MM - Windstorm Included or Excluded

1. Base Deductible
 \$1,000 Deductible (*Size Code 82*)
2. Optional Deductibles

To compute the premium debit for lower deductibles, multiply the BASE PREMIUM by the applicable factor below.

Deductible Amount - DEBIT	
Deductible (<i>Size Code</i>)	\$500 (<i>50</i>)
FIRE	.02
V&MM	.19

To compute the premium credit for higher deductibles, multiply the BASE PREMIUM by the applicable factor below.

Deductible Amount - CREDIT	
Deductible (<i>Size Code</i>)	\$2,500 (<i>86</i>)
FIRE	.07
V&MM	.35

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B. Extended Coverage Perils - Windstorm Coverage Included

1. Base Deductible

All Other Perils Deductible = \$1,000
 Hurricane Deductible = 2% (Minimum \$500)

2. Optional Deductibles

To compute the premium debit for lower deductibles, multiply the BASE PREMIUM by the applicable factor below.

Deductible Amount - DEBIT							
A.O.P. Deductible	\$500	\$1,000	\$500				
Hurricane Deductible	\$500	\$500	2%				
Building Coverage	.25	.16	.06				
Contents Coverage	.09	.01	.07				
Deductible Amount - CREDIT							
A.O.P. Deductible	\$2,500	\$500	\$1,000	\$2,500	\$500	\$1,000	\$2,500
Hurricane Deductible	2%	5%	5%	5%	10%	10%	10%
Building Coverage	.12	.11	.20	.32	.16	.25	.37
Contents Coverage	.10	.01	.00	.10	.05	.15	.18

3. Sinkhole Deductible - When sinkhole coverage is included in the policy in accordance with Rule 904, a 10% sinkhole deductible will apply. Refer to Rule 904.

Extended Coverage Perils - Wind Coverage Excluded

1. Base Deductible

All Perils Deductible = \$1,000
 Hurricane Deductible = No Coverage

2. Optional Deductibles

Deductible Amount - DEBIT	
All Perils Deductible	\$500
Building and Contents Coverage	.19
Deductible Amount - CREDIT	
All Perils Deductible	\$2,500
Building and Contents Coverage	.36

Note: Building deductible and Contents deductible chosen must be consistent.

3. Sinkhole Deductible - When sinkhole coverage is included in the policy in accordance with Rule 904, a 10% sinkhole deductible will apply. Refer to Rule 904.

C. Deductible Restrictions

1. A \$500 Hurricane deductible is not available for (a) a tenant named insured risk or (b) a condominium unit-owners risk.
2. The \$2,500 / 2%, \$1,000 / 5%, and \$2,500 / 5% A.O.P. / Hurricane deductible options are not available for (a) risks with Coverage A less than \$100,000, or (b) a tenant named insured risk, or (c) a condominium unit-owners risk with Coverage C less than \$100,000.

D. Calendar Year Hurricane Deductible

1. The hurricane deductible will apply on an annual basis to all covered hurricane losses that occur during the calendar year for losses to the same property and covered under a UPCIC policy or a policy issued by an insurance company under common ownership with UPCIC.
2. In the event of two or more hurricanes causing covered losses during a calendar year, the deductible amount for hurricane damage resulting from each hurricane after the initial hurricane shall be the greater of (a) the remaining amount of the hurricane deductible that has not been applied to losses from prior hurricanes during the same calendar year and (b) the amount of the A.O.P. deductible. The policyholder must report each hurricane loss to UPCIC, even if below the hurricane deductible, to have the amount of such loss taken into account in determining the deductible amount applicable to a subsequent hurricane loss.
3. If there are hurricane losses in the same calendar year on a property insured by UPCIC or an insurer under common ownership with UPCIC and the hurricane losses are covered under different policies (e.g., two hurricane losses during a calendar year, with the policy renewal date between the dates of loss), the hurricane deductible applied by UPCIC will be the highest amount stated in any policy providing coverage. If a policyholder has a hurricane loss and subsequently is provided a lower hurricane deductible on any new or replacement policy, the lower hurricane deductible will not take effect until January 1 of the following calendar year.

502. COVERAGE B – OTHER STRUCTURES

- A. Coverage for other structures described as covered under Coverage B is automatically provided on a blanket basis for up to 10% of the Coverage A limit.
 - 1. Under DP 00 01, use of this option reduces the Coverage A limit for the same loss.
 - 2. Under DP 00 02 or DP 00 03, this limit is additional insurance.
 The blanket limit may not be increased.

B. Coverage may be purchased for specific structures up to 70% of Coverage A.

C. Premium

- 1. Structure rented to others for Dwelling purposes are not eligible for specific coverage.
- 2. Structure not rented to others for Dwelling purposes.

Enter the limit of liability and description of each structure in the Coverages Declarations of the policy at inception or by Change Endorsement after policy inception.

a. Fire, E.C., Broad and Special Forms

The following rates per \$1,000 apply to all occupancies, territories, construction and protection classifications.

Fire: Protection Class	1-8, 1Y-8Y, 8B	\$2.46
	1X-8X, 9, 10, 10W	\$4.42
E.C. DP 00 01		\$2.29
Broad Form DP 00 02		\$3.47
Special Form DP 00 03		\$4.61

b. V&MM (DP 00 01)

Rate per \$1,000

Not Seasonal and Not Vacant \$ 0.10 Seasonal and Not Vacant \$0.51

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**503. COVERAGE D – FAIR RENTAL VALUE
 COVERAGE E – ADDITIONAL LIVING EXPENSE**

- A. Coverage is provided in the forms on a limited basis as follows:
1. DP 00 01
 Coverage D - Up to 10% of the Coverage A limit is available. Use of this option reduces the Coverage A limit for the same loss.
 2. DP 00 02 or DP 00 03
 Coverage D and E combined - Up to 10% of the Coverage A limit is available for Coverage D and Coverage E combined as additional insurance.
- B. The limits shown above may not be increased.

504. RESERVED FOR FUTURE USE

**505. IMPROVEMENTS, ALTERATIONS AND ADDITIONS TENANT AND CO-OP UNIT OWNER
 DP 00 01 OR DP 00 02**

- A. Named perils coverage is automatically provided in the forms for up to 10% of the Coverage C limit.
1. Under DP 00 01, use of this option reduces the Coverage C limit for the same loss.
 2. Under DP 00 02, this limit is additional insurance.
- The limit on co-op unit owners may be increased up to a maximum of \$200,000 for an additional premium.
- B. Premium
1. Fire, E.C. and Broad Form
 The following rates per \$1,000 apply to all occupancies, territories, construction and protection classifications.

Fire: Protection Class	1-8, 1Y-8Y, 8B	\$2.46
	1X-8X, 9, 10, 10W	\$4.42
E.C. DP 00 01		\$2.29
Broad Form DP 00 02		\$3.47

2. V&MM (DP 00 01)
 Rate per \$1,000
 Not Seasonal and Not Vacant \$0.10 Seasonal and Not Vacant \$0.51
 Use Endorsement DP 04 31 Improvements, Alterations and Additions for Named Perils Coverage.

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506. BUILDING ITEMS CONDO UNIT-OWNER DP 00 01 OR DP 00 02

- A. Building items are not covered in the forms. Named Perils Coverage is available up to a maximum of \$200,000 for an additional premium.
- B. Premium
 - 1. Fire, E.C. and Broad Form

The following rates per \$1,000 apply to all occupancies, territories, construction and protection classifications.

Fire: Protection Class	1-8, 1Y-8Y, 8B	\$2.46
	1X-8X, 9, 10, 10W	\$4.42
E.C. DP 00 01		\$2.29
Broad Form DP 00 02		\$3.47

- 2. V&MM (DP 00 01)

Rate per \$1,000

Not Seasonal and Not Vacant \$0.10 Seasonal and Not Vacant \$0.51

Use Form DP 00 01 or DP 00 02 and Endorsement DP 17 67 Unit Owners Coverage for Named Perils Coverage.

507. LOSS ASSESSMENT PROPERTY COVERAGE

Coverage for property loss assessment, for which the insured may be liable, is not included in the forms.

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 applicant is responsible for contracting with the inspection vendor and for paying the applicable fee. 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, and (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.

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B. The sinkhole premium is determined using the following surcharges to the non-wind portion of the Coverage A Extended Coverage premium:

Territory	Surcharge	Territory	Surcharge
42	29.5%	592	3.8%
46	29.5%	594	3.8%
47	86.9%	595	86.9%
49	29.5%	596	3.8%
50	29.5%	605	3.8%
62	3.8%	692	29.5%
63	3.8%	731	86.9%
80	86.9%	732	3.8%
81	29.5%	733	86.9%
90	29.5%	734	3.8%
159	86.9%	735	3.8%
192	29.5%	736	86.9%
193	3.8%	737	3.8%
292	3.8%	792	29.5%
293	3.8%	793	3.8%
392	3.8%	893	3.8%
493	3.8%	921	29.5%
511	29.5%	922	3.8%
512	29.5%	923	3.8%
541	3.8%	931	3.8%
542	3.8%	932	3.8%
551	3.8%	933	3.8%
554	3.8%	934	3.8%
582	3.8%	993	3.8%
591	86.9%	All Other	1.8%

Sinkhole coverage is subject to a deductible of 10% of the policy Coverage A amount. The deductible credit is applied to the surcharge calculated above.

Sinkhole Deductible Credit: 15%

The sinkhole premium is determined using the following calculation:

(EXTENDED COVERAGE: COVERAGE A KEY PREMIUM – WIND OR HAIL EXCLUSION CREDIT) x KEY FACTOR x SINKHOLE SURCHARGE x (1 – 10% SINKHOLE DEDUCTIBLE CREDIT).

Use Endorsement UPCIC 00 10 SINKHOLE COVERAGE

905. RESERVED FOR FUTURE USE

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920. SPECIAL STATE REQUIREMENTS

Special Provisions Endorsement - UPCIC-17 01 98
Use this endorsement with all Dwelling Policies.

Windstorm Exterior Paint and Waterproofing Exclusion (SEACOAST) - DP 04 61
Use this endorsement when the Dwelling is located in Territories 005, 007, 010, 181, 182, 183, 030, 031, 032, 033, 034, 035, 361, 362, 037 and 038.

Amendment of Loss Settlement Condition - UPCIC-12
Use this mandatory endorsement with all DP 00 01 policies to provide Replacement Cost Coverage on the building rather than Actual Cash Value.

921. LIENHOLDER'S SINGLE INTEREST

When the policy is extended to provide this coverage, charge an additional premium of nine dollars (\$9) per policy.

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922. WINDSTORM OR HAIL EXCLUSION

- A. The peril of Windstorm or Hail may be excluded if the property is eligible for such coverage from Citizens Property Insurance Corporation at the appropriate reduced premium as developed below.
- B. Base Premium Determination (Extended Coverage Only)
 - 1. Determine the appropriate Windstorm or Hail Exclusion Credit from the table below.
 - 2. Subtract this credit from the Other Perils Key Premium to develop the Other Perils Adjusted Key Premium.
 - 3. Multiply the Other Perils Adjusted Key Premium by the Key Factor to develop the Other Perils Base Premium.

Use Endorsement DP 04 37 - Windstorm or Hail Exclusion.

Terr	Coverage A Forms DP 00			Coverage C Forms DP 00		
	01	02	03	01	02	03
5	903.18	903.18	903.18	115.67	115.67	115.67
7	1,193.68	1,193.68	1,193.68	241.31	241.31	241.31
10	609.28	609.28	609.28	79.83	79.83	79.83
30	869.70	869.70	869.70	150.88	150.88	150.88
31	735.57	735.57	735.57	159.60	159.60	159.60
32	476.58	476.58	476.58	46.61	46.61	46.61
33	592.69	592.69	592.69	42.20	42.20	42.20
34	472.64	472.64	472.64	40.70	40.70	40.70
35	489.75	489.75	489.75	67.23	67.23	67.23
37	471.50	471.50	471.50	22.93	22.93	22.93
38	455.47	455.47	455.47	45.54	45.54	45.54
39	75.93	75.93	75.93	3.68	3.68	3.68
40	59.59	59.59	59.59	2.12	2.12	2.12
41	170.39	170.39	170.39	7.76	7.76	7.76
42	374.87	374.87	374.87	96.85	96.85	96.85
43	267.45	267.45	267.45	17.96	17.96	17.96
46	351.65	351.65	351.65	79.22	79.22	79.22
47	206.08	206.08	206.08	24.46	24.46	24.46
49	131.23	131.23	131.23	5.53	5.53	5.53
50	141.02	141.02	141.02	6.26	6.26	6.26
57	372.21	372.21	372.21	69.88	69.88	69.88
62	367.66	367.66	367.66	69.56	69.56	69.56
63	239.15	239.15	239.15	9.39	9.39	9.39
64	296.84	296.84	296.84	11.66	11.66	11.66
80	167.47	167.47	167.47	14.77	14.77	14.77
81	315.18	315.18	315.18	23.84	23.84	23.84
90	123.69	123.69	123.69	5.74	5.74	5.74
159	497.24	497.24	497.24	78.33	78.33	78.33
181	552.48	552.48	552.48	120.76	120.76	120.76
182	559.33	559.33	559.33	122.23	122.23	122.23
183	552.13	552.13	552.13	120.68	120.68	120.68
192	94.55	94.55	94.55	4.29	4.29	4.29
193	109.68	109.68	109.68	4.97	4.97	4.97
292	74.29	74.29	74.29	3.36	3.36	3.36
293	77.97	77.97	77.97	3.53	3.53	3.53
361	628.00	628.00	628.00	136.30	136.30	136.30
362	596.42	596.42	596.42	137.72	137.72	137.72

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392	78.83	78.83	78.83	3.57	3.57	3.57
393	68.16	68.16	68.16	3.09	3.09	3.09
492	80.85	80.85	80.85	3.66	3.66	3.66
493	63.88	63.88	63.88	2.89	2.89	2.89
511	131.34	131.34	131.34	4.43	4.43	4.43
512	131.76	131.76	131.76	4.95	4.95	4.95
531	457.57	457.57	457.57	72.64	72.64	72.64
532	182.72	182.72	182.72	32.48	32.48	32.48
533	209.71	209.71	209.71	33.28	33.28	33.28
541	546.39	546.39	546.39	102.55	102.55	102.55
542	617.86	617.86	617.86	97.33	97.33	97.33
551	530.05	530.05	530.05	99.49	99.49	99.49
552	385.19	385.19	385.19	67.60	67.60	67.60
553	433.19	433.19	433.19	76.03	76.03	76.03
554	336.90	336.90	336.90	21.51	21.51	21.51
555	379.64	379.64	379.64	66.63	66.63	66.63
561	534.05	534.05	534.05	101.01	101.01	101.01
562	512.70	512.70	512.70	96.99	96.99	96.99
581	426.49	426.49	426.49	67.19	67.19	67.19
582	536.55	536.55	536.55	84.54	84.54	84.54
583	455.86	455.86	455.86	71.80	71.80	71.80
591	247.26	247.26	247.26	39.23	39.23	39.23
592	218.62	218.62	218.62	34.71	34.71	34.71
593	96.03	96.03	96.03	4.34	4.34	4.34
594	328.19	328.19	328.19	51.71	51.71	51.71
595	463.91	463.91	463.91	73.09	73.09	73.09
596	153.67	153.67	153.67	24.39	24.39	24.39
601	308.00	308.00	308.00	48.55	48.55	48.55
602	685.97	685.97	685.97	129.79	129.79	129.79
603	354.07	354.07	354.07	66.97	66.97	66.97
604	279.08	279.08	279.08	44.20	44.20	44.20
605	543.10	543.10	543.10	95.83	95.83	95.83
606	409.98	409.98	409.98	65.08	65.08	65.08
607	569.83	569.83	569.83	90.07	90.07	90.07
608	226.70	226.70	226.70	35.99	35.99	35.99
609	330.95	330.95	330.95	52.53	52.53	52.53
692	130.87	130.87	130.87	5.92	5.92	5.92
693	87.72	87.72	87.72	3.97	3.97	3.97
701	179.50	179.50	179.50	11.55	11.55	11.55
702	182.07	182.07	182.07	11.71	11.71	11.71
711	409.09	409.09	409.09	26.13	26.13	26.13
712	237.36	237.36	237.36	13.77	13.77	13.77
713	188.86	188.86	188.86	10.97	10.97	10.97
714	228.89	228.89	228.89	13.29	13.29	13.29
715	355.58	355.58	355.58	22.70	22.70	22.70
721	202.54	202.54	202.54	13.03	13.03	13.03
722	128.35	128.35	128.35	8.25	8.25	8.25
723	262.39	262.39	262.39	16.75	16.75	16.75
724	264.41	264.41	264.41	16.96	16.96	16.96
725	85.23	85.23	85.23	5.49	5.49	5.49
726	168.00	168.00	168.00	10.82	10.82	10.82
731	183.88	183.88	183.88	11.84	11.84	11.84
732	126.63	126.63	126.63	8.15	8.15	8.15
733	180.46	180.46	180.46	11.53	11.53	11.53

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734	129.02	129.02	129.02	8.30	8.30	8.30
735	368.06	368.06	368.06	23.51	23.51	23.51
736	125.41	125.41	125.41	8.07	8.07	8.07
737	91.40	91.40	91.40	5.87	5.87	5.87
792	112.11	112.11	112.11	3.57	3.57	3.57
793	57.02	57.02	57.02	1.83	1.83	1.83
892	75.08	75.08	75.08	2.41	2.41	2.41
893	83.43	83.43	83.43	2.49	2.49	2.49
921	125.90	125.90	125.90	3.76	3.76	3.76
922	83.44	83.44	83.44	2.49	2.49	2.49
923	90.36	90.36	90.36	2.69	2.69	2.69
931	95.26	95.26	95.26	3.03	3.03	3.03
932	54.39	54.39	54.39	1.73	1.73	1.73
933	93.17	93.17	93.17	2.79	2.79	2.79
934	103.06	103.06	103.06	3.08	3.08	3.08
992	88.98	88.98	88.98	2.66	2.66	2.66
993	70.49	70.49	70.49	2.24	2.24	2.24

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923. RESERVED FOR FUTURE USE

924. 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 Windstorm Loss Reduction Credit Verification Affidavit in order to qualify for credits. The form must be completed by a licensed building contractor or a registered architect or engineer or a building code official. 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 to 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. Partially completed forms will receive credit to be determined using the information that is provided and assuming that the home contains no other credit 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,
 - a. Single Wraps; or
 - b. 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

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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 Computations

1. Compute the premium credit as follows:
 - a. Multiply the applicable Wind Exclusion Credit by the appropriate factor noted in the applicable Windstorm Loss Reduction Credit Table below.
 - b. Multiply the result from Step a. above by the Key Factor for the desired amount of insurance.

See Windstorm Loss Reduction Credits on the following pages:

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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 (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 (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 (8d @ 6" / 6") AND D (8d @ 6" / 6") DIMENSIONAL LUMBER 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

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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 (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 (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 (8d @ 6" / 6") AND D (8d @ 6" / 6") DIMENSIONAL LUMBER 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

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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 (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 (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 (8d @ 6" / 6") AND D (8d @ 6" / 6") DIMENSIONAL LUMBER 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		None			0.82	
		Basic - Windows or All			0.84	
		Hurricane - Windows or All			0.84	

SWR – Secondary Water Resistance

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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 (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 (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 (8d @ 6" / 6") AND D (8d @ 6" / 6") DIMENSIONAL LUMBER 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		None				0.80
		Basic - Windows or All				0.88
		Hurricane - Windows or All				0.88

SWR – Secondary Water Resistance

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

HIP ROOF CONSTRUCTION									
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

OTHER ROOF CONSTRUCTION									
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—From Franklin County to the Florida-Alabama state line, the WBDR is restricted to the area within one mile of the coast.)

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

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The following additional descriptions apply:

Terrain Exposure C: Applies to all areas in the HVHZ, the barrier islands and that area which lies within 1500 feet of the coastal construction control line or within 1500 feet of the mean high tide line, whichever is less.

Terrain Exposure B: Applies to all other locations in Florida not defined by the HVHZ, WBDR or Terrain Exposure C.

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.

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:

- 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.

926. PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING SECTION

The Personal Liability Policy Program provides liability coverages using the forms and endorsements referred to in this manual.

The rates, rules, forms and endorsements of the Company shall apply to all cases provided for in this manual.

A Personal Liability Policy may only be written with a Dwelling Policy. Use Personal Liability Endorsement DL 24 01.

Note 1: Liability Coverage may not be written in the name of a corporation, partnership or association.

Note 2: Liability coverage may be written when there are more than two individual Named Insureds. Use Endorsement DL 24 11.

The Dwelling Section Rules apply to this Supplement (sections 926-932) except as follows:

927. COVERAGE AND LIMITS OF LIABILITY

- A. Personal Liability (Coverage L) and Medical Payments to Others (Coverage M) shall be provided in all cases.
- B. The minimum limits of liability required under the Personal Liability Policy are as follows:
 - Coverage L \$100,000 each occurrence
 - Coverage M \$ 1,000 each person
- C. The Coverage L and M limit may be increased for an additional premium.
- D. Coverage L and M limits of liability shall apply to all exposures.

928. EXPOSURES

- A. Initial Residence Premises Occupied by Named Insured, with or without Permitted Incidental Occupancy.
- B. Residence premises not occupied by owner. Permitted Incidental Occupancy not available.

Note: Liability and Medical Payments Coverages are not available for owned snowmobiles, certain watercraft, and Loss Assessment Liability.

929. ELIGIBILITY

- A. Liability Coverage may only be provided in conjunction with a property policy.
 - 1. All Florida insured locations where property insurance is concurrently written with a Dwelling Policy.

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930. BASE PREMIUM COMPUTATION

A. Basic Limits (Coverage L - \$100,000/Coverage M - \$1,000)

		Number of Families			
		1	2	3	4
1.	Residence Premises occupied by Named Insured (If tenant, rate as 1-Family)				
a.	No Business Occupancy	\$ 68	\$ 87	\$125	\$155
b.	Permitted Incidental Occupancy (Endorsement DL 24 09)	\$ 94	\$115	\$153	\$185
2.	Residence Premises (Tenant) Not occupied by owner Permitted Incidental Business Occupancy Not Available (Endorsement DL 24 11)	\$ 39	\$ 66	\$214	\$285
3.	Other Insured Location Occupied by Owner or Tenant	N/A	N/A	N/A	N/A
4.	Business Pursuits	N/A	N/A	N/A	N/A
5.	Owned Snowmobiles	N/A	N/A	N/A	N/A
6.	Watercraft	N/A	N/A	N/A	N/A

B. Increased Limits

1. Coverage L – Personal Liability

Apply the following factors to the basic limits premiums:

Limit of Liability	Factor
\$300,000	1.24

2. Coverage M – Medical Payments to Others

	Limit of Liability	
	\$2,000	\$3,000
a. Initial Residence Premises	\$ 3	\$ 6
b. Other Insured Locations	\$ 1	\$ 2

EXCEPT FOR THE 200 SERIES RULES, ALL OTHER RULES IN THE DWELLING SECTION NOT SPECIFICALLY REFERENCED DO NOT APPLY TO THIS SUPPLEMENT.

931. PERMITTED INCIDENTAL OCCUPANCIES

- A. If Residence Premises (occupied by insured) contains a Permitted Incidental Occupancy which is operated by an insured, the policy may be extended for additional premium to cover the exposure.
1. Home Day Care Occupancies (not available).
 2. All Other Permitted Occupancies as described in Rule 304 of the Dwelling Section.
Available for initial Residence Premises. Use Endorsement DL 24 09 Permitted Incidental Occupancy.

932. SPECIAL REQUIREMENTS

Attach amendatory Endorsement DL 24 16 - No coverage for Home Day Care Business and Special Provisions Endorsement DL 25 09 when Endorsement DL 24 01 or DL 24 11 is attached to a policy.

935. TERRITORY CODES AND DEFINITIONS

County	Territory Code
Note: () indicates territory definitions on following pages.	
Alachua	192
Baker	292
Bay (1)	601
Bay (2)	721
Bradford	392
Brevard (3)	057
Brevard (4)	064
Broward (5)	361
Broward, Ft Lauderdale & Hollywood.....	035
Broward (6)	037
Calhoun	193
Charlotte (7)	581
Charlotte (8)	711
Citrus (9)	591
Citrus (10).....	731
Clay	492
Collier (11).....	541
Collier (12)	551
Columbia	293
Dade (13)	031
Dade, Hialeah	033
Dade, Miami	032
Dade, Miami Beach	030
Dade (14)	034
DeSoto	712
Dixie (15)	592
Dixie (16)	732
Duval (17)	041
Duval, Jacksonville	039
Duval (18)	040
Escambia (19)	602
Escambia (20)	043
Flagler (21)	531
Flager (22)	701
Franklin	603
Gadsden	393
Gilchrist	923
Glades	552
Gulf (23)	604
Gulf (24)	722
Hamilton	493
Hardee	713
Hendry	553
Hernando (25)	159
Hernando (26)	733
Highlands	714
Hillsborough (27)	080
Hillsborough, Tampa	047
Holmes	593
Indian River (28)	181
Indian River (29)	561
Jackson.....	693

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Jefferson (30)	605
Jefferson (31)	793
Lafayette	893
Lake	692
Lee (32)	542
Lee (33)	554
Leon	993
Levy (34)	594
Levy (35)	734
Liberty	931
Madison	932
Manatee (36)	582
Manatee (37)	735
Marion	792
Martin (38)	182
Martin (39)	010
Monroe (40)	005
Monroe, Key West	007
Nassau (41)	532
Nassau (42)	892
Okaloosa (43)	606
Okaloosa (44)	723
Okeechobee	555
Orange (45)	090
Orange, Orlando	049
Osceola	511
Palm Beach (46)	362
Palm Beach (47)	038
Pasco (48)	595
Pasco (49)	736
Pinellas, St. Petersburg	046
Pinellas (50)	042
Pinellas (51)	081
Polk	050
Putnam	992
St. Johns (52)	533
St. Johns (53)	702
St. Lucie (54)	183
St. Lucie (55)	562
Santa Rosa (56)	607
Santa Rosa (57)	724
Sarasota (58)	583
Sarasota (59)	715
Seminole	512
Sumter	921
Suwannee	933
Taylor (60)	596
Taylor (61)	737
Union	922
Volusia (62)	062
Volusia (63)	063
Wakulla (64)	608
Wakulla (65)	725
Walton (66)	609
Walton (67)	726
Washington	934

TERRITORY DEFINITIONS

NOTES **I.** Fort Lauderdale and Hollywood - All areas excluding eastern portions east of the West Bank of the Intracoastal Waterway.

II. Jacksonville - All of Jacksonville except areas East of the West Bank of the Intracoastal Waterway.

When a number is shown after the County, refer to the territory description listed below in numerical order (1-67).

- (1) All areas south of the North Bank of the Intracoastal Waterway.
- (2) Remainder of County.
- (3) All areas east of the West Bank of the Intracoastal Waterway.
- (4) Remainder of County.
- (5) All areas including eastern portion of Fort Lauderdale and Hollywood, east of the West Bank of the Intracoastal Waterway.
- (6) Remainder of County except for the cities of Fort Lauderdale and Hollywood.
- (7) All areas west of Myakka River and Charlotte Harbor.
- (8) Remainder of County.
- (9) Towns of Chassahowitzka, Ozello and Homosassa and any other towns or communities lying wholly west of U.S. Highway No. 19.
- (10) Remainder of County.
- (11) All areas west of Highway 41.
- (12) Remainder of County.
- (13) All areas east of the West Bank of the Intracoastal Waterway except for the City of Miami Beach.
- (14) Remainder of County except for the cities of Hialeah, Miami and Miami Beach.
- (15) Towns of Horseshoe Beach, Jena, Stewart City and Suwanee and other towns or communities lying wholly south or west of U.S. Highway No. 19.
- (16) Remainder of County.
- (17) All areas including Jacksonville situated east of the West Bank of the Intracoastal Waterway.
- (18) Remainder of County except for Jacksonville and areas east of the West Bank of the Intracoastal Waterway.
- (19) All areas including southern portion of Pensacola, south of the North Bank of the Intracoastal Waterway.
- (20) Remainder of County.
- (21) All areas east of the West Bank of the Intracoastal Waterway.
- (22) Remainder of County.
- (23) All areas south of the North Bank of the Intracoastal Waterway.
- (24) Remainder of County.
- (25) Towns of Bayport and Pine Island and any other towns or communities lying wholly west of U.S. Highway No. 19.
- (26) Remainder of County.
- (27) All areas except for the City of Tampa.
- (28) All areas east of the West Bank of the Intracoastal Waterway.
- (29) Remainder of County.
- (30) All areas south of the U.S. Highway No. 98 (Florida State Highway No. 30).

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- (31) Remainder of County.
- (32) All beaches and islands lying west of the mainland, including the town of Punta Rassa.
- (33) Remainder of County.
- (34) All areas west of that portion of U.S. Highway No. 19 south of the intersection of Highway No. 19 and State Road No. 336, and the towns of Cedar Key, Ellzey, Rosewood, Summer and any other towns or communities lying wholly to the west of that portion of U.S. highway No. 19 north of intersection of Highway No. 19 and State Road 336.
- (35) Remainder of County.
- (36) Towns of Anna Maria, Bradenton Beach, Cortez, Long Beach and Terra Ceia, including all beaches and islands west of the mainland.
- (37) Remainder of County.
- (38) All areas east of the West Bank of the Intracoastal Waterway.
- (39) Remainder of County.
- (40) All areas except for the City of Key West.
- (41) All areas east of the West Bank of the Intracoastal Waterway.
- (42) Remainder of County.
- (43) All areas south of the North Bank of the Intracoastal Waterway.
- (44) Remainder of County.
- (45) All areas except for the City of Orlando.
- (46) All areas east of the West Bank of the Intracoastal Waterway.
- (47) Remainder of County.
- (48) Town of Aripeka and other towns or communities lying wholly west of U.S. Highway No. 19.
- (49) Remainder of County.
- (50) All areas west of the East Bank of the Intracoastal Waterway, including western portion of City of Clearwater.
- (51) Remainder of County except for the City of St. Petersburg.
- (52) All areas east of the West Bank of the Intracoastal Waterway.
- (53) Remainder of County.
- (54) All areas east of the West Bank of the Intracoastal Waterway.
- (55) Remainder of County.
- (56) All areas south of the North Bank of the Intracoastal Waterway.
- (57) Remainder of County.
- (58) Areas including western portion of City of Sarasota, west of East Bank of Intracoastal Waterway from Northern County line, south to Midnight Pass and southward areas west of Myakka River south to the Southern County line.
- (59) Remainder of County.
- (60) Towns of Adams Beach, Fish Creek, Keatons Beach and Steinhatchee, and any other towns or communities lying wholly south or west of U.S. Highway No. 98.
- (61) Remainder of County.
- (62) All areas east of the West Bank of the Intracoastal Waterway.
- (63) Remainder of County.

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- (64) Towns of Panacea, St. Marks, Spring Creek and Wakulla Beach, and any other towns or communities lying wholly south and east of a boundary line beginning at the West County line extending along U.S. Highway No. 319 to the Intersection with U.S. Highway No. 98 and then along U.S. Highway No. 98 to the East County line.
- (65) Remainder of County.
- (66) All areas south of the North Bank of the Intracoastal Waterway.
- (67) Remainder of County.

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940. MUNICIPALITY CODES

Code	Municipality	Code	Municipality	Code	Municipality
102	Alachua	287	Dade City	443	Hialeah Gardens
106	Altamonte Springs	288	Dania	445	High Springs
006	Anna Maria Fire District	292	Davie	458	Holly Hill
118	Apopka	293	Daytona Beach	459	Hollywood
119	Arcadia	294	Daytona Beach Shores	461	Holmes Beach
128	Atlantic Beach	296	Deerfield Beach	464	Homestead
129	Atlantis	298	Deland	472	Howey-In-The-Hills
130	Auburndale	301	Delray Beach	477	Indialantic
134	Avon Park	021	Destin Fire District	479	Indian Harbour Beach
141	Bal Harbour Village	316	Dunedin	038	Indian Rocks Fire District
148	Bartow	317	Dunnellon	481	Indian Shores
151	Bay Harbour Island	023	East Tarpon Sp. Fire District	485	Inverness
165	Belle Glade	024	East Naples Fire District	040	Iona McGregor Fire District
167	Belleair	326	Eatonville	491	Jacksonville (Consol.)
168	Belleair Beach	620	Eau Gallie & Melbourne (Comb)	492	Jacksonville Beach
171	Belleair Bluffs	331	Edgewater	498	Juno Beach
169	Bellevue	333	Edgewood	501	Jupiter
014	Big Corkscrew Island Fire Dist.	027	Englewood Area Fire District	506	Key Colony Beach
183	Boca Raton	349	Eustis	509	Key West
017	Bonita Springs Fire District	359	Fernandina Beach	515	Kissimmee
191	Boynton Beach	361	Flagler Beach	521	LaBelle
192	Bradenton	365	Florida City	524	Lady Lake
203	Brooksville	371	Fort Lauderdale	526	Lake Alfred
210	Bunnell	374	Fort Myers	530	Lake City
212	Bushnell	377	Fort Pierce	536	Lake Helen
222	Cape Coral	379	Fort Walton Beach	539	Lake Mary
229	Casselberry	384	Frostproof	542	Lake Park
018	Cedar Hammock Fire District	385	Fruitland Park	544	Lake Wales
238	Chattahoochee	387	Gainesville	545	Lake Worth
240	Chipley	400	Golden Beach	546	Lakeland
251	Clearwater	415	Green Cove Springs	552	Lantana
253	Clermont	416	Greenacres	553	Largo
257	Cocoa	418	Greenville	554	Lauderdale by the Sea
258	Cocoa Beach	425	Gulf Breeze	555	Lauderdale Lakes
265	Cooper City	427	Gulfport	551	Lauderhill
268	Coral Gables	431	Haines City	560	Leesburg
270	Coral Springs	432	Hallandale	572	Live Oak
278	Crescent City	438	Havana	578	Longboat Key
279	Crestview	442	Hialeah	579	Longwood

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Code	Municipality	Code	Municipality	Code	Municipality
590	Lynn Haven	736	Oviedo	879	Shalimar
592	MacClenny	741	Pahokee	892	South Daytona
594	Maderia Beach	743	Palatka	894	South Miami
595	Madison	744	Palm Bay	896	South Pasadena
596	Maitland	745	Palm Beach	066	South Trail Fire District
041	Marco Island Fire District	746	Palm Beach Gardens	898	Springfield
607	Marianna	747	Palm Beach Shores	846	St. Augustine
618	Medley	060	Palm Harbor Special Fire District	849	St. Cloud
620	Melbourne & Eau Gallie (Comb)	752	Palmetto	073	St. Lucie Co.-Ft. Pierce Fire Dist.
621	Melbourne Beach	754	Panama City	855	St. Petersburg
626	Miami	755	Panama City Beach	856	St. Petersburg Beach
627	Miami Beach	760	Parker	900	Starke
628	Miami Shores Village	761	Parkland	909	Sunrise
629	Miami Springs	769	Pembroke Park	911	Surfside
640	Milton	770	Pembroke Pines	912	Sweetwater
645	Miramar	773	Pensacola	916	Tallahassee
649	Monticello	776	Perry	918	Tampa
655	Mount Dora	787	Pinellas Park	919	Tamarac
666	Naples	790	Plant City	920	Tarpon Springs
671	Neptune Beach	789	Plantation	921	Tavares
675	New Port Richey	796	Pompano Beach	925	Temple Terrace
676	New Smyrna Beach	801	Port Orange	926	Tequesta
047	North Bay Fire District	803	Port St. Joe	930	Titusville
684	North Bay Village	807	Port St. Lucie	936	Umatilla
049	North Fort Myers Fire District	811	Punta Gorda	938	Valparaiso
686	North Miami	816	Quincy	941	Venice
687	North Miami Beach	824	Redington Beach	944	Vero Beach
050	North Naples Fire District	831	Riviera Beach	946	Village of North Palm Beach
690	North Port	836	Rockledge	947	Village of Palm Springs
053	North River Fire District	844	Safety Harbor	954	Wauchula
693	Oakland Park	064	San Carlos Park Fire District	963	West Melbourne
695	Ocala	865	Sanford	966	West Palm Beach
701	Ocoee	867	Sanibel	096	Westside Fire District
057	Oklaloosa Island Fire District	869	Sarasota	975	Wildwood
706	Okeechobee	870	Satellite Beach	978	Wilton Manors
709	Oldsmar	873	Sebastian	981	Winter Garden
722	Orange Park	874	Sebring	985	Winter Haven
725	Orlando	875	Seminole	986	Winter Park
728	Ormond Beach				

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DWELLING PREMIUM CALCULATION WORKSHEET

DWELLING FORM: DP 00 01 DP 00 02 DP 00 03

POLICY LIMITS:

Coverage A: _____, Coverage B (Specific Coverage): _____, Coverage C: _____, Coverage D: _____
 Coverage E: _____, Coverage L: \$100,000 or \$300,000
 "All Perils" Ded. = \$ _____ (\$1,000 Std.) Hurricane Ded. = _____ (2% Std.) **Territory:** _____

FIRE		
	BUILDING	CONTENTS
KEY PREMIUM: Occupancy: <input type="checkbox"/> Owner; <input type="checkbox"/> Tenant; Families: <input type="checkbox"/> 1, <input type="checkbox"/> 2, <input type="checkbox"/> 3-4, <input type="checkbox"/> 5 or more: Protection Class: <input type="checkbox"/> 1, <input type="checkbox"/> 2, <input type="checkbox"/> 3, <input type="checkbox"/> 4, <input type="checkbox"/> 5, <input type="checkbox"/> 6, <input type="checkbox"/> 7, <input type="checkbox"/> 8, <input type="checkbox"/> 8B, <input type="checkbox"/> 9, <input type="checkbox"/> 10, <input type="checkbox"/> 10W <input type="checkbox"/> 1X <input type="checkbox"/> 2X <input type="checkbox"/> 3X <input type="checkbox"/> 4X <input type="checkbox"/> 5X <input type="checkbox"/> 6X <input type="checkbox"/> 7X <input type="checkbox"/> 8X <input type="checkbox"/> 1Y <input type="checkbox"/> 2Y <input type="checkbox"/> 3Y <input type="checkbox"/> 4Y <input type="checkbox"/> 5Y <input type="checkbox"/> 6Y <input type="checkbox"/> 7Y <input type="checkbox"/> 8Y Construction <input type="checkbox"/> M <input type="checkbox"/> F		
KEY FACTOR: Occupancy: <input type="checkbox"/> Owner; <input type="checkbox"/> Tenant SEASONAL & NON-SEASONAL	x	x
BASE PREMIUM	= *	= *
DEDUCTIBLE OPTIONS: (CREDIT OR DEBIT) BASE PREMIUM \$ _____ x Factor (1+ Debit or 1-Credit)	= *	= *
PROTECTION DEVICE: Central Station Fire Alarm = .08, Sprinkler Class A = .07, Sprinkler Class B = .15 (Total Maximum for entire rule = .20) PRIOR STEP x Factor (1- Total of Credits)	= *	- *
SUPERIOR CONSTRUCTION: PRIOR STEP x .50	= *	= *
NO PRIOR INSURANCE OR PROOF OF RECENT PURCHASE: PRIOR STEP x 1.10	= *	= *
VACANCY SURCHARGE: PRIOR STEP x 1.15	= *	= *
DWELLING 36 OR MORE YEARS OLD, NOT UPDATED: PRIOR STEP x 1.10	= *	= *
TOTAL FIRE PREMIUM ("Subtotal A" Minimum is 10% of Base Premium)	= *	= *
EXTENDED COVERAGE		
KEY PREMIUM - NON SEASONAL: (Non Seasonal or Seasonal if DP 00 01)		
KEY PREMIUM - SEASONAL: (DP 00 02 and DP 00 03 only)		
MASONRY ADJUSTMENT: For masonry construction only, multiply KEY PREMIUM * 0.88 =		
WIND OR HAIL EXCLUSION CREDIT: (Mandatory for all risks in FWUA areas)	-	-
KEY PREMIUM - ADJUSTED: (If "Wind" excluded)	=	=
KEY FACTOR	x	x
BASE PREMIUM: KEY PREMIUM x KEY FACTOR	= *	= *
BUILDING CODE COMPLIANCE GRADING: (N/A to "X-Wind" policies) PRIOR STEP x (1- BCEG Factor)	= *	= *
SUPERIOR CONSTRUCTION: = Fire Resistive & Masonry N-C = .64 <input type="checkbox"/> N-C = 1.00 PRIOR STEP x Factor	= *	= *

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WINDSTORM LOSS REDUCTION CREDIT: (N/A "X-Wind" policies) WIND OR HAIL EXCLUSION CREDIT / KEY PREMIUM = WIND OR HAIL PERCENTAGE PRIOR STEP x WIND OR HAIL PERCENTAGE x Credit Factor = Credit PRIOR STEP - Credit	=	*	=	*
DEDUCTIBLE OPTIONS: (CREDIT OR DEBIT) PRIOR STEP x Factor (1+ Debit or 1-Credit)	=	*	=	*
NO PRIOR INSURANCE OR PROOF OF RECENT PURCHASE: PRIOR STEP x 1.10	=	*	=	*
VACANCY SURCHARGE: PRIOR STEP x 1.15	=	*	=	*
DWELLING 36 OR MORE YEARS OLD, NOT UPDATED: PRIOR STEP x 1.10	=	*	=	*
TOTAL EXTENDED COVERAGE PREMIUM ("Subtotal B" Minimum is 10% of Base Premium)	=	*	=	*
VANDALISM & MALICIOUS MISCHIEF (DP 00 01 ONLY)				
BASE PREMIUM (NOT ELIGIBLE FOR V&MM IF VACANT) Coverage A \$ _____ (per \$1,000) x \$0.10 not seasonal or \$0.51 seasonal) Coverage C \$ _____ (per \$1,000) x \$0.10 not seasonal or \$0.51 seasonal)	=	*	=	*
DEDUCTIBLE OPTIONS: (CREDIT OR DEBIT) BASE PREMIUM x Factor (1+ Debit or 1-Credit)	=	*	=	*
NO PRIOR INSURANCE OR PROOF OF RECENT PURCHASE: PRIOR STEP x 1.10	=	*	=	*
DWELLING 36 OR MORE YEARS OLD, NOT UPDATED: PRIOR STEP x 1.10	=	*	=	*
TOTAL V&MM PREMIUM ("Subtotal C" Minimum is 10% of Base Premium)	=	*	=	*
MISCELLANEOUS COVERAGE OPTIONS AND ENDORSEMENTS				
* Specifically Described Private (Not Rented) Other Structures (per \$1,000): Fire (all forms): Coverage Amount \$ _____ x \$2.46 (P.C. 1-8,1Y-8Y,8B) or \$4.42 (P.C. 1X-8X,9,10,10W) EC (DP 00 01): Coverage Amount \$ _____ x \$2.29 V&MM (DP 00 01): Coverage Amount \$ _____ x \$0.10 (not seasonal), \$0.51 (seasonal) Broad Form (DP 00 02): Coverage Amount \$ _____ x \$3.47 Special Form (DP 00 03): Coverage Amount \$ _____ x \$4.61	+	*	+	*
* Improvements, Alterations and Additions - Tenants or Co-Op Unit Owner (per \$1,000): Fire (all forms): Coverage Amount \$ _____ x \$2.46 (P.C. 1-8,1Y-8Y,8B) or \$4.42 (P.C. 1X-8X,9,10,10W) EC (DP 00 01): Coverage Amount \$ _____ x \$2.29 V&MM (DP 00 01): Coverage Amount \$ _____ x \$0.10 (not seasonal), \$0.51 (seasonal) Broad Form (DP 00 02): Coverage Amount \$ _____ x \$3.47	+	*	+	*
* Building Items, Condo Unit Owners (per \$1,000): Fire (all forms): Coverage Amount \$ _____ x \$2.46 (P.C. 1-8,1Y-8Y,8B) or \$4.42 (P.C. 1X-8X,9,10,10W) EC (DP 00 01): Coverage Amount \$ _____ x \$2.29 V&MM (DP 00 01): Coverage Amount \$ _____ x \$0.10 (not seasonal), \$0.51 (seasonal) Broad Form (DP 00 02): Coverage Amount \$ _____ x \$3.47 Special Form (DP 00 03): Coverage Amount \$ _____ x \$4.61	+	*	+	*
OPTIONAL SINKHOLE COVERAGE: SINKHOLE LOSS COVERAGE –UPCIC 00 10 PRIOR STEP + (EXTENDED COVERAGE: COVERAGE A KEY PREMIUM – WIND OR HAIL EXCLUSION CREDIT) x KEY FACTOR x SINKHOLE SURCHARGE x (1 – 10% SINKHOLE DEDUCTIBLE CREDIT)	=	*	=	*
WATER BACK-UP AND SUMP OVERFLOW OR DISCHARGE: PRIOR STEP + \$86	=	*	=	*
TOTAL MISCELLANEOUS COVERAGE OPTIONS AND ENDORSEMENTS (Subtotal "D")	=	*	=	*
* Multiply (1 - _____ Windstorm Protective Devices "Building" Credit Factor) if applicable, before rounding each computation.				

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PERSONAL LIABILITY				
BASIC LIABILITY LIMITS (\$100,000/\$1,000) Exposure	Number of Families			
	1	2	3	4
1. Residence Premises Occupied				
By Named Insured				
(If tenant, rate as 1-Family)				
a. No Business Occupancy	\$68	\$87	\$125	\$150
b. Permitted Incidental Occupancy	\$94	\$115	\$153	\$185
(End. DL 24 09)				
or,				
2. Residence Premises Not Occupied				
By Owner (Tenant)				
Permitted Incidental Business Occupancy	\$39	\$66	\$214	\$285
Not available				
(End. DL 24 11)				
				=
INCREASED PERSONAL LIABILITY (\$300,000): Base Liability Premium _____ x Increase Factor <u>1.24</u>				= *
INCREASED MEDICAL PAYMENTS TO OTHERS				+
TOTAL PERSONAL LIABILITY PREMIUM (Subtotal "E")				= *
GRAND SUBTOTAL ("A" + "B" + "C" + "D" + "E")				
				= *
MANDATORY ADDITIONAL CHARGES				
EMERGENCY MANAGEMENT PREPAREDNESS & ASSISTANCE TRUST FUND				+ 2
MANAGING GENERAL AGENTS POLICY FEE				+ 25
TOTAL MANDATORY ADDITIONAL CHARGES "F"				= _____
TOTAL ESTIMATED PREMIUM (GRAND SUBTOTAL + "F")				=

* Round to the nearest whole dollar.