

**APPROVED**

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OFFICE OF INSURANCE REGULATION

**UNIVERSAL PROPERTY & CASUALTY  
INSURANCE COMPANY**

**FLORIDA**

**PERSONAL PROPERTY MANUAL**

**Homeowners Program  
Dwelling Program**

**1110 W. Commercial Blvd., Suite 100  
Ft. Lauderdale, Florida 33309**

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

FL OFFICE OF INSURANCE REGULATION

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**UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY  
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## 1. APPLICATION OF PROGRAM RULES

This section of the manual contains general information to write the following programs on behalf of the Company Homeowners Program (HO 00 03, HO 00 04, HO 00 06 and HO 00 08).

## 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 written shall be submitted on one of the following applications:

1. Application for a Homeowners Policy (UPCIC HO App)
2. ACORD Homeowners Application
3. Electronic version of applications included in 1-2 above

B. Application Submission Procedures

All applications for insurance shall be signed by the applicant and the agent of record and shall be accompanied by the required documentation as described in the following paragraphs. Each application or policy change (and Premium Finance agreement, if applicable) shall be legible and submitted to the company in accordance with Company/Agency Agreement.

All premium deposits shall be submitted with each application on a gross remittance basis.

At no time shall the premium deposit be less than the required term premium which was paid by the insured, mortgagee or premium finance company.

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.

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 HO 00 03 or HO 00 08 with HO 23 74, Replacement Cost Loss Settlement Endorsement, 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. The effective time cannot be earlier than the latest of (a) the date the applicant signs the application/binder, (b) the date the agent signs the application/binder, and (c) if applicable, the date of closing.

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

F. Uninsurable Properties For All Programs

The following risks may not be insured in any program.

**DO NOT SUBMIT:**

1. Commercial Property
2. Coverage Limits - Minimum / Maximum  
Properties for which replacement cost (Coverage A) 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. (Restrictions applicable to form HO 00 03)

6. Farms & Ranches  
Properties (dwellings) located on a farm, ranch, orchard or grove; or where farming activities or ranching operations take place.
7. Business Exposure  
Properties where a business is conducted. Incidental offices or studios (meaning offices for business of professional purposes and studios for music, dance, photography and other instructional purposes) may be acceptable.
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 60 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 or Sand  
Any insured structure where a portion of the foundation or support for the dwelling is constructed on or over water; or on pilings driven into or concrete slabs poured onto sandy beach surfaces in areas susceptible to erosion.  
  
Note: Ineligible structures do not include piers and docks.
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  
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 an HO 00 08 policy (including liability) or a Dwelling Fire Policy (excluding liability).  
  
The ownership, maintenance or use of a "personal watercraft" which is defined as watercraft designed to carry one to three people, propelled by a water jet pump powered by an internal combustion engine and capable of speeds greater than 25 mph. "personal watercraft" includes but are not limited to watercraft often referred to as jet skis, wave runners and similar watercraft.
  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.  
  
Exception: Form HO 00 08 may be written with any breed of dog (animal liability remains an excluded 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 (HO 00 03) and \$750,000 (HO 00 08) 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 screened may be eligible at the Company's discretion for Form HO 00 08 Coverage only, with maximum liability limits of \$100,000.
  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 HO 00 08 only.

2. Consideration of Risks

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

3. Overall Risk Assessment

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

The Company at its discretion may determine that a risk meeting eligibility or binding requirements is not acceptable for coverage. (Example: The property is an older home without recent updates but is within the guidelines. However, inspection reveals poor care of the exterior of the dwelling and risk hazards in the yard.)

4. Application of Florida Insurance Code

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

I. Special Notes

1. Hurricane or Tropical Storm Suspension

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

No new coverage shall be written within the first 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



with coverage limits for building and contents at least equal to those provided under the Company policy 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. Homeowners - Form HO 00 03 provides replacement cost coverage on the structures and actual cash value on personal property. Form HO 00 08 provides actual cash value on the structures (unless endorsed for replacement cost) and actual cash value on personal property. \*
2. Condominium unit owners - provides replacement cost coverage on additions and alterations that are not the responsibility of the condominium association and actual cash value on personal property. \*
3. Tenants - provides replacement cost coverage on improvements and betterments and actual cash value on personal property. \*
4. Builder's Risk - provides replacement cost coverage on one (1) to two (2) family dwellings under construction.

\* Replacement Cost Coverage on personal property may be purchased in Homeowners, Condominium Unit Owners and Tenants risks.

#### B. Liability Including Medical Payments

1. Liability - providing individual named insureds with combined single limits of liability of \$100,000 or \$300,000. (Only \$100,000 is available on the HO 00 08 Policy)
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, provided that no coverage shall exist due to failure of consideration if the policy holder does not remit valid payment to the Company, or to the agent if authorized, for the initial premium or applicable initial installment<sup>0</sup> for a policy period;

4. Fails to report all information of a material nature;
  5. Fails to provide information requested by the company to develop the risk further or to complete an inspection;
  6. Has financed its policy and the premium finance company acting pursuant to a power of attorney granted by the insured requests cancellation for non-payment of premium; or
  7. Other reasons permitted under the Insurance Code.
- C. The Company shall cancel a binder or nonrenew a policy if an agent does not have a contract.
- D. The named insured shall be given notice of cancellation based upon the following provisions:
1. Policies in effect 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. (Void 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 or premiums may be non-commissionable at the discretion of the Company.

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

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

- A. All policies shall be issued for a one (1) year term at premiums applicable on the effective date of the policy term.
- B. The minimum policy premium applicable to all Homeowners policy forms shall be one hundred dollars (\$1.00).
- C. Additional of ten dollars (\$10) or less shall be waived or applied to the renewal premium 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. A policy to which an endorsement to exclude windstorm coverage has been applied cannot be endorsed or otherwise changed mid-term to add the windstorm peril. If wind storm coverage is desired, it must be issued at the inception of the policy period.

**10. EFFECTIVE DATE AND IMPORTANT NOTICES**

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

**11. PROTECTIVE DEVICE AND OTHER CREDITS**

A. General

Certain burglar alarms, fire alarms and sprinkler systems in a dwelling will be recognized for a reduced premium. Information included on the application is used to confirm the discount.

B. Burglar Alarm - Central Station Reporting

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

The credit factor is as follows: Homeowners = .055

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 Homeowners = .075

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 factors for Homeowners = .075

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 factors for Homeowners = .13

E. Discount Limitations

The maximum credit factor granted for a central station reporting burglar alarm and central station reporting fire alarm is as follows: Homeowners = .09

F. Endorsements

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

G. Premium Credit Calculation

The credit is computed by multiplying the NON-WIND portion of the PREMIUM by 1.0 minus the appropriate device credit shown above.

**12. TOWNHOUSES OR ROWHOUSES**

A. Homeowner Policies

Note: Not applicable to HO 00 04, HO 00 06 or HO 00 08 policies.

The premium for an eligible 1 or 2 family dwelling in a townhouse or rowhouse structure is computed by multiplying the BASE PREMIUM by the appropriate factor below.

Total Number of Individual Family Units Within the Fire Division	Number of FamilyCode	Protection Class	
		1 - 8	9 - 10
1 & 2	(1 & 3)	1.00	1.00
3 & 4	(2)	1.10	1.15
5 - 8	(4)	1.25	1.30
9 & Over	(4)	1.40	1.45

**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: BASE CLASS 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).

**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 its 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.
  2. Multiply the factor displayed in the Premium Calculation Worksheets by the GRAND SUBTOTAL and round to 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.
- 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 and Other Surcharge(s) (If Applicable)
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 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.

**14. 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 180<sup>th</sup> Day of the policy period.
3. Four Payment Option:
  - a. 30% down; and
  - b. 2 payments @25% due on the 90<sup>th</sup>s on the 180<sup>th</sup> and 1 payment@20% due 270<sup>th</sup> day of the policy period.
4. Payment fee schedule for 2 and 3 above:

Total Premium including      The fee per payment is:  
fees ranges from:

\$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 first Payment Option will be mailed to the insured 50 days in advance of the renewal date.

C. Late payment Charge

Payments under any of the plans listed in A. above must be received by the Company on the date due. Failure to timely remit the premium will result in a lapse of coverage. The Company at its discretion may reinstate coverage upon receipt of a later payment. If the Company agrees to reinstate coverage and the payment was five (5) or more days delinquent, a fee of \$10 will apply. In determining whether to issue a renewal policy notwithstanding late payment, the company will request a no loss statement and may request additional documentation.

D. Insufficient Funds

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



**APPROVED**

Date Received:      Date of Action:  
**APR 23 2008      JUL 23 2008**  
OFFICE OF INSURANCE REGULATION

**UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY  
FLORIDA PERSONAL PROPERTY MANUAL  
HOMEOWNERS SECTION  
PAGE 14  
EDITION 07/08**

E.      Premium Computation

Homeowners - Community Grading

The amount of the credit is computed by applying the appropriate factor shown in the applicable table to both the Wind Property and Non-Wind Property premium calculation.

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

**BUILDING CODE COMPLIANCE FACTORS**  
**HO 00 03 and HO 00 08**

<u><b>Territory Group 1</b></u> 005	<u><b>Territory Group 6</b></u> 035, 037, 080, 081
<u><b>Territory Group 2</b></u> 181, 182, 183	<u><b>Territory Group 7</b></u> 032, 034, 039, 090, 192, 193, 292, 293, 392, 393, 492, 493, 593, 692, 693, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993
<u><b>Territory Group 3</b></u> 010, 057, 062, 159, 361, 362, 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><b>Territory Group 8</b></u> 033, 050
<u><b>Territory Group 4</b></u> 007, 030, 031, 038, 041, 042, 063, 064, 554, 701, 702, 711, 712, 713, 714, 715, 721, 722, 723, 724, 725, 726, 731, 732, 733, 734, 735, 736, 737	<u><b>Territory Group 9</b></u> 040, 049, 511, 512
<u><b>Territory Group 5</b></u> 043, 046, 047	

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

**BUILDING CODE COMPLIANCE FACTORS**  
**HO 00 04**

<b><u>Territory Group 1</u></b>							<b><u>Territory Group 5</u></b>					
057, 062, 159, 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							033, 035, 037, 554, 701, 702, 711, 712, 713, 714, 715, 721, 722, 723, 724, 725, 726, 731, 732, 733, 734, 735, 736, 737					
<b><u>Territory Group 2</u></b>							<b><u>Territory Group 6</u></b>					
005, 007, 030, 031, 181, 182, 183							034, 043, 080, 081					
<b><u>Territory Group 3</u></b>							<b><u>Territory Group 7</u></b>					
010, 042, 046							032, 038, 039, 040, 047, 049, 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					
<b><u>Territory Group 4</u></b>												
041, 063, 064, 361, 362												
GRADE	1	2	3	4	5	6	7	8	9	10	Ungraded	Non-Participating
Community Grade Code	(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(99)	(98)
Individual Grade Code	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)		
Territory Group	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit			Debit
<b>1</b>	.07	.07	.07	.04	.04	.04	.04	.02	.02	0	0	.01
<b>2</b>	.06	.06	.06	.04	.04	.04	.04	.02	.02	0	0	.01
<b>3</b>	.05	.05	.05	.03	.03	.03	.03	.01	.01	0	0	.01
<b>4</b>	.04	.04	.04	.02	.02	.02	.02	.01	.01	0	0	.01
<b>5</b>	.04	.04	.04	.02	.02	.02	.02	.01	.01	0	0	.01
<b>6</b>	.03	.03	.03	.02	.02	.02	.02	.01	.01	0	0	.01
<b>7</b>	.02	.02	.02	.02	.02	.02	.02	.01	.01	0	0	.01

**BUILDING CODE COMPLIANCE FACTORS**  
**HO 00 06**

<p style="text-align: center;"><b><u>Territory Group 1</u></b></p> <p>010, 181, 182, 183, 554, 701, 702, 711, 712, 713, 714,              715, 721, 722, 723, 724, 725, 726, 731, 732, 733, 734,              735, 736, 737</p>	<p style="text-align: center;"><b><u>Territory Group 6</u></b></p> <p>038, 047, 361, 362</p>
<p style="text-align: center;"><b><u>Territory Group 2</u></b></p> <p>057, 062, 159, 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</p>	<p style="text-align: center;"><b><u>Territory Group 7</u></b></p> <p>030, 034, 035, 042, 080, 081</p>
<p style="text-align: center;"><b><u>Territory Group 3</u></b></p> <p>005, 046</p>	<p style="text-align: center;"><b><u>Territory Group 8</u></b></p> <p>037, 039, 050, 090, 192, 193, 292, 293, 392, 393, 492,              493, 593, 692, 693, 792, 793, 892, 893, 921, 922, 923,              931, 932, 933, 934, 992, 993</p>
<p style="text-align: center;"><b><u>Territory Group 4</u></b></p> <p>031, 041, 043, 063, 064</p>	<p style="text-align: center;"><b><u>Territory Group 9</u></b></p> <p>007, 033, 040, 049, 511, 512</p>
<p style="text-align: center;"><b><u>Territory Group 5</u></b></p> <p>032</p>	

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

## 100. ADDITIONAL UNDERWRITING REQUIREMENTS

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

- A. Risks meeting one or more of the following cannot be bound.
  - 1. Risks written on Forms HO 00 03, HO 00 04 or HO 00 06 who have sustained more than one loss, excluding Act of God losses, during the last thirty-six (36) month period. Risks written on Form HO 00 08 who have sustained more than four losses, excluding Act of God losses, during the last five (5) year period.
  - 2. Risks with a previous water damage loss during the last thirty-six (36) month period. These risks are not eligible for Forms HO 00 03, HO 00 04, or HO 00 06. These risks may be eligible for consideration under Form HO 00 08 and may be bound in accordance with Company guidelines.
  - 3. First Party Lawsuit—Any applicant or named insured who has been involved in a first party personal lines lawsuit against an auto or homeowners insurance company.
  - 4. Alcohol or Illegal Substances, Assault and Battery, and Disorderly Conduct — Any applicant or named insured who has been arrested for driving under the influence of alcohol or any illegal substance, or for assault and battery or disorderly conduct.
  - 5. Drivers License-- Any applicant or named insured whose drivers license has been suspended in the last 5 years;
- B. Risks meeting one or more of the following will not be bound on Forms HO 00 03, HO 00 04 or HO 00 06. Risks may be eligible for Form HO 00 08 in accordance with this Manual and binding guidelines in effect for the Company:
  - 1. Bankruptcy in the last 60 months;
  - 2. Risks subject to any lien with the last 60 months;
  - 3. Risks subject to any judgment in the last 60 months;
  - 4. Risks subject to any voluntary repossession in the last 60 months;
  - 5. Risks subject to any involuntary repossession in the last 60 months
  - 6. Risks with immediate prior coverage not in authorized, voluntary market.
  - 7. Risks with one or more water damage claim(s).
- C. The Company does not use credit reports or a credit scoring system in initial underwriting, 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.
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. 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.
9. The Company will comply with the requirements of the Fair Credit Reporting Act and applicable state law relating to the use of credit reports.

D. Renewal Policies--

1. The following risks are not eligible for offers of renewal coverage:
  - a. Risks not meeting or continuing to meet eligibility standards applicable to new business set forth at Rule 2.F. and Rule 104, provided that the Company will not nonrenew any policy on the basis of filing claims for partial sinkhole or clay shrinkage losses except as permitted by Section 627.707, Florida Statutes.
  - b. Risks 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, company financial performance, business objectives, reinsurance considerations, factors relating to the risk under review that would have adversely affected the company's overall risk assessment if those factors or conditions had existed or been known at the time of initial underwriting, or policyholder interactions (policy change requests, claims handling, etc.) that in the underwriter's overall assessment present a higher prospective risk of loss frequency or severity than known to the company before such interactions.

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





**102. DESCRIPTION OF COVERAGES**

**A. Section I Coverages - Property Damage**

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

	HO 00 03	HO 00 04 & HO 00 06	HO 00 08
Fire or <u>Lightning</u>	Yes	Yes	Yes
Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles or Smoke	Yes	Yes	Yes
Vandalism or malicious mischief	Yes	Yes	Yes
Theft	Yes	Yes	Yes
Volcanic <u>eruption</u>	Yes	Yes	Yes
Falling objects, weight of ice, snow or sleet, accidental discharge of water or steam, sudden and accidental tearing apart of a heating system or appliance, freezing, sudden accidental damage from electrical current	Yes	Yes	No
Additional risks with certain exceptions (Special Coverage)	Yes Cov. A, B & D	Optional for Cov. A in HO 00 06	No

**B. Section II Coverages - Liability - All Forms**

Coverage E - Personal Liability

Coverage F - Medical Payments to Others

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

**103. MANDATORY COVERAGES**

It is mandatory that insurance be written for all coverages provided under both Section I and II of the Homeowners Policy unless changes in the Florida Statutes require the Company to make regulated exceptions.

**104. ELIGIBILITY**

**Note:** No Homeowners policy form may be issued in the name of a corporation, partnership, association or trust,. Limited coverage may be provided under the Dwelling Program.

A. Form HO 00 03 and HO 00 08

A Homeowners Policy may be issued:

1. To the owner-occupant(s) of a dwelling, which is used exclusively for private residential purposes and contains not more than 2 families and with not more than 2 boarders or roomers per family; or
2. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement HO 04 41 - Additional Insured; or
3. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 100% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Endorsement HO 04 41 - Additional Insured; or
4. To cover dwellings in the course of construction provided the policy is issued only in the name of the intended owner-occupant(s) of the dwelling; or
5. When a 2 family dwelling is occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to the owner covering their respective interest in the dwelling.

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

Use Endorsement HO 04 41 - Additional Insured.

**B. Form HO 00 04**

A Tenant Homeowners Policy maybe issued to:

1. The tenant(s) (non owner) of a dwelling or an apartment situated in any building; or
2. The owner-occupant(s) of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under General Rule 104.A above, provided the residence premises occupied by the insured is used exclusively for residential purposes and is not occupied by more than one additional family or more than 2 boarders or roomers.

**C. Form HO 00 06**

A Unit Owners Homeowners Policy may be issued to the owner(s) of a condominium unit which is used exclusively for residential purposes, and is not occupied by more than one additional family or more than two boarders or roomers. The condominium must be operated by an association that is subject to Florida Statutes, Section 718.111.

- D.** Subject to all other sections of this rule, a Homeowners Policy maybe issued to cover a seasonal dwelling provided it is not held for rental.
- E.** A Homeowners Policy shall not be issued to cover any modular home, manufactured home, mobile home, trailer home, or house trailer. Their contents maybe covered under Rule 104.B.
- F.** A Homeowners Policy shall not be issued to cover any property located on a farm, ranch, orchard or grove.

**105. SECONDARY RESIDENCE PREMISES**

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

**106. RESERVED FOR FUTURE USE**

**107. CONSTRUCTION DEFINITIONS**

- A.** Frame - Exterior wall of wood or other combustible construction, including wood ironclad, stucco on wood or plaster on combustible supports. (Use Construction Code 1.)  
Aluminum, vinyl, plastic or plaster siding over frame. (Use Construction Code 5.)
- B.** Masonry Veneer - Exterior walls of combustible construction veneered with brick or stone. (Use Construction, Code 2.)
- C.** Masonry - Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (Disregarding floors resting directly on the ground). (Use Construction Code 3)

- D. Superior Construction  
(Use Construction Code 4.)
1. Non-Combustible - Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
  2. Masonry Non-Combustible - Exterior walls constructed of masonry materials (as described in C. above) and floors and roof of metal or other non-combustible materials.
  3. Fire Resistive - Exterior walls, floors and roof constructed of masonry or other fire resistive materials.

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

**108. SEASONAL DWELLING DEFINITION**

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

**109. 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:
  1. A six (6) inch reinforced concrete or an eight (8) inch masonry party wall; or
  2. A documented minimum two (2) hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions;

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

**202. CHANGES OR CANCELLATIONS**

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

**203.    MANUAL PREMIUM REVISION**

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

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

**204.    RESERVED FOR FUTURE USE**

**205.    RESERVED FOR FUTURE USE**

**206.    TRANSFER OR ASSIGNMENT**

The policy may not be transferred or assigned.

**207.    RESERVED FOR FUTURE USE**

**208.    WHOLE DOLLAR PREMIUM RULE**

Each premium shown on the policy and endorsements 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.

In the event of cancellation by the Company, the return premium will be carried to the next higher whole dollar.

**209.    RESTRICTION OF INDIVIDUAL POLICIES**

Reserved for future use.

**301. KEY FACTOR INTERPOLATION COMPUTATION**

A. Interpolation Example

1. 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

\$203,000 desired limit; the nearest limits are \$200,000 and \$205,000.

For \$200,000 the Key Factor is 2.851; for \$205,000 the Key Factor is 2.919. Figure the difference between the two Key Factors and divide by 5. This provides a factor per \$1,000.

$$\begin{array}{r} 2.919 \\ - 2.851 \\ \hline .068 \text{ divided by } 5 = .013 \end{array}$$

Multiply the factor per \$1,000 times 3, and add 2.851, the Key Factor for \$200,000.

$$\begin{array}{r} .013 \\ \times 3 \\ \hline .039 + 2.851 = 2.890 \end{array}$$

The result, 2.890, is the Key Factor for this example.

2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.

A. 1. Form HO 00 03 and HO 00 08

Territory	Base Class Premium	Wind Exclusion Credit
5	2,631.36	2,269.75
7	3,439.22	2,832.92
10	1,392.31	1,030.22
30	3,069.56	2,301.90
31	2,617.23	2,038.40
32	2,032.97	1,386.59
33	2,350.24	978.13
34	2,070.57	1,079.21
35	1,928.86	1,284.78
37	1,436.61	757.40
38	1,430.05	988.22
39	455.48	127.07
40	376.24	104.96
41	450.32	236.97
42	994.77	611.09
43	707.92	335.00
46	932.45	594.62
47	684.83	270.05
49	565.29	243.45
50	544.89	187.56
57	1,203.86	685.22
62	917.45	524.29
63	676.56	348.10
64	846.32	433.49
80	682.64	307.03
81	937.57	354.76
90	536.20	220.51
159	651.75	432.94
181	1,469.31	1,191.24
182	1,410.21	1,143.32
183	1,598.56	1,296.03
192	422.34	173.69
193	441.98	171.19
292	452.73	175.36
293	355.43	137.67
361	2,126.73	1,766.64
362	1,951.41	1,621.01
392	361.39	139.97
393	358.28	138.00
492	402.10	154.86
493	352.40	136.51
511	538.45	241.21
512	499.76	223.87
531	722.68	411.34
532	562.61	320.24
533	603.47	343.49
541	1,364.50	779.75
542	1,278.63	730.68
551	1,315.34	751.66
552	736.83	419.40

553	762.08	433.77
554	1,103.65	497.18
555	690.50	393.02
561	1,255.27	714.49
562	1,422.51	809.69
581	1,422.25	809.54
582	1,162.78	664.48
583	1,142.32	650.21
591	616.89	409.78
592	659.73	377.01
593	399.58	153.89
594	834.84	477.08
595	571.07	379.34
596	713.75	407.88
601	993.91	565.73
602	1,241.48	706.64
603	885.59	504.07
604	958.05	545.32
605	1,046.20	597.86
606	1,034.96	589.09
607	1,063.76	605.48
608	810.78	461.49
609	1,012.16	576.11
692	463.04	190.43
693	380.91	146.71
701	688.14	308.43
702	500.45	224.30
711	1,217.50	545.68
712	621.31	278.48
713	570.25	255.58
714	601.10	269.41
715	1,024.08	459.00
721	743.84	333.39
722	622.38	278.95
723	1,071.16	480.10
724	992.21	444.71
725	419.90	188.20
726	626.63	280.86
731	431.21	236.66
732	373.10	168.08
733	500.16	274.50
734	402.21	181.19
735	971.66	437.73
736	465.52	255.48
737	383.38	172.71
792	428.65	176.29
793	363.67	140.87
892	419.81	161.69
893	369.71	143.20
921	485.78	199.79
922	362.58	140.44
923	393.50	152.42
931	495.91	192.09
932	382.87	148.31
933	386.55	149.73



934	442.14	171.26
992	369.97	142.49
993	342.70	132.74

a. Classification Tables

(1) Form Factors

HO 00 03	1.00
HO 00 08 w/04 81	1.25
HO 00 08 w/23 74	1.40

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

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

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

Prot. Class	Frame	Construction*	
		Masonry	Superior
All Classes	1.25	1.00	0.95

**FOOTNOTES**

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

**b. Key Factor Table**

<b>Cov. A Amount</b>	<b>Other-Than-Wind Factor</b>	<b>Group A Wind Factor</b>	<b>Group B Wind Factor</b>	<b>Cov. A Amount</b>	<b>Other-Than-Wind Factor</b>	<b>Group A Wind Factor</b>	<b>Group B Wind Factor</b>
25,000	0.867	0.451	0.600	120,000	1.278	1.949	1.723
26,000	0.870	0.467	0.611	125,000	1.305	2.028	1.785
28,000	0.878	0.498	0.634	130,000	1.332	2.108	1.848
30,000	0.885	0.529	0.656	135,000	1.359	2.188	1.912
32,000	0.892	0.560	0.678	140,000	1.388	2.268	1.976
34,000	0.899	0.592	0.701	145,000	1.417	2.347	2.041
36,000	0.906	0.623	0.724	150,000	1.446	2.427	2.106
38,000	0.914	0.654	0.746	155,000	1.476	2.507	2.171
40,000	0.921	0.685	0.770	160,000	1.506	2.587	2.237
42,000	0.928	0.718	0.792	165,000	1.538	2.667	2.305
44,000	0.936	0.749	0.816	170,000	1.570	2.749	2.372
46,000	0.943	0.780	0.838	175,000	1.603	2.829	2.441
48,000	0.952	0.811	0.861	180,000	1.636	2.909	2.509
50,000	0.960	0.843	0.883	185,000	1.670	2.990	2.578
52,000	0.967	0.874	0.907	190,000	1.706	3.072	2.647
54,000	0.975	0.905	0.931	195,000	1.741	3.152	2.718
56,000	0.984	0.936	0.953	200,000	1.777	3.233	2.789
58,000	0.992	0.969	0.976	205,000	1.814	3.315	2.861
60,000	1.000	1.000	1.000	210,000	1.852	3.395	2.934
62,000	1.008	1.031	1.022	215,000	1.890	3.476	3.007
64,000	1.016	1.064	1.046	220,000	1.931	3.558	3.081
66,000	1.025	1.095	1.069	225,000	1.971	3.641	3.155
68,000	1.033	1.126	1.093	230,000	2.012	3.723	3.232
70,000	1.041	1.157	1.117	235,000	2.054	3.804	3.307
72,000	1.049	1.189	1.140	240,000	2.097	3.886	3.385
74,000	1.059	1.220	1.164	245,000	2.141	3.969	3.463
76,000	1.067	1.253	1.187	250,000	2.186	4.051	3.541
78,000	1.075	1.284	1.211	255,000	2.231	4.134	3.621
80,000	1.085	1.315	1.235	260,000	2.278	4.217	3.702
82,000	1.093	1.347	1.258	265,000	2.326	4.300	3.783
84,000	1.102	1.378	1.282	270,000	2.375	4.383	3.866
86,000	1.112	1.409	1.307	275,000	2.424	4.467	3.950
88,000	1.121	1.442	1.330	280,000	2.475	4.550	4.034
90,000	1.130	1.473	1.354	285,000	2.527	4.635	4.119
92,000	1.139	1.504	1.378	290,000	2.580	4.718	4.206
94,000	1.148	1.537	1.403	295,000	2.634	4.803	4.294
96,000	1.158	1.568	1.426	300,000	2.689	4.886	4.383
98,000	1.167	1.600	1.451	305,000	2.746	4.971	4.473
100,000	1.178	1.631	1.475	310,000	2.803	5.055	4.565
105,000	1.201	1.711	1.535	315,000	2.862	5.140	4.656
110,000	1.226	1.790	1.597	320,000	2.922	5.227	4.751
115,000	1.252	1.869	1.659	325,000	2.984	5.312	4.847

**b. Key Factor Table (cont.)**

Cov. A Amount	Other-Than-Wind Factor	Group A Wind Factor	Group B Wind Factor	Cov. A Amount	Other-Than-Wind Factor	Group A Wind Factor	Group B Wind Factor
330,000	3.046	5.398	4.942	375,000	3.673	6.181	5.879
335,000	3.110	5.483	5.041	380,000	3.750	6.271	5.991
340,000	3.176	5.569	5.140	385,000	3.829	6.359	6.105
345,000	3.243	5.656	5.240	390,000	3.909	6.449	6.221
350,000	3.310	5.744	5.344	395,000	3.992	6.538	6.339
355,000	3.379	5.830	5.447	400,000	4.075	6.628	6.459
360,000	3.451	5.917	5.552	<b>Each Additional 1,000</b>	0.012	0.016	0.018
365,000	3.523	6.005	5.659				
370,000	3.597	6.093	5.768				

**A. 2. HO 00 04**

Territory	Base Class Premium	Wind Exclusion Credit
5	266.91	208.46
7	139.71	107.30
10	115.27	50.83
30	266.44	221.15
31	270.55	226.72
32	310.00	240.56
33	153.78	74.12
34	265.49	120.80
35	278.62	193.92
37	151.45	65.12
38	150.26	80.39
39	71.01	4.83
40	54.36	3.70
41	59.70	15.40
42	121.06	73.12
43	73.54	26.92
46	112.20	69.90
47	77.44	19.05
49	58.84	7.83
50	62.00	8.62
57	91.10	53.11
62	86.82	50.62
63	59.83	17.23
64	62.58	18.02
80	55.44	21.84
81	82.66	32.57
90	58.90	7.24
159	64.08	37.36
181	152.94	95.59
182	173.72	108.57
183	140.66	87.91
192	52.91	6.51
193	56.83	6.99

292	44.73	5.50
293	52.01	6.40
361	221.69	178.46
362	212.87	171.36
392	54.39	6.69
393	55.48	6.82
492	47.39	5.83
493	40.65	5.00
511	59.23	9.48
512	48.63	7.78
531	80.51	46.94
532	50.89	29.67
533	59.78	34.85
541	179.81	104.83
542	140.15	81.71
551	108.13	63.04
552	70.39	41.04
553	65.77	38.34
554	91.05	42.79
555	96.06	56.00
561	70.07	40.85
562	71.65	41.77
581	103.15	60.14
582	110.29	64.30
583	122.91	71.66
591	80.03	46.66
592	94.34	55.00
593	52.51	6.46
594	63.26	36.88
595	92.03	53.65
596	93.96	54.78
601	93.69	54.62
602	89.27	52.04
603	93.63	54.59
604	112.94	65.84
605	93.94	54.77
606	94.28	54.97
607	108.54	63.28
608	87.32	50.91
609	102.15	59.55
692	49.24	6.06
693	51.43	6.33
701	62.43	29.34
702	52.74	24.79
711	100.18	47.08
712	65.33	30.71
713	54.84	25.77
714	56.88	26.73
715	95.57	44.92
721	52.30	24.58
722	71.24	33.48
723	96.41	45.31
724	85.75	40.30
725	45.33	21.31
726	58.27	27.39

731	58.43	27.46
732	48.84	22.95
733	61.35	28.83
734	60.85	28.60
735	83.25	39.13
736	63.87	30.02
737	53.88	25.32
792	64.57	7.94
793	42.40	5.22
892	51.22	6.30
893	42.67	5.25
921	54.62	6.72
922	53.50	6.58
923	49.39	6.07
931	52.19	6.42
932	48.87	6.01
933	50.87	6.26
934	57.10	7.02
992	50.73	6.24
993	48.80	6.00

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

Prot. Class	Frame	Construction*	
		Masonry	Superior
1	1.07	0.96	0.80
2	1.08	0.97	0.81
3	1.09	0.98	0.82
4	1.10	0.99	0.83
5	1.11	1.00	0.84
6	1.12	1.01	0.85
7	1.33	1.02	0.86
8	1.33	1.03	0.87
8B	1.60	1.28	1.07
9	1.78	1.44	1.21
10	2.28	1.67	1.40

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

Prot. Class	Frame	Construction*	
		Masonry	Superior
All Classes	2.22	1.00	0.85

**FOOTNOTES**

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

**b. Key Factor Table**

Cov. C Amount	Other-Than-Wind Factor	Group A Wind Factor	Group B Wind Factor	Cov. C Amount	Other-Than-Wind Factor	Group A Wind Factor	Group B Wind Factor
6,000	0.356	0.302	0.307	55,000	2.330	2.734	2.698
7,000	0.402	0.352	0.356	56,000	2.358	2.784	2.746
8,000	0.448	0.402	0.406	57,000	2.386	2.833	2.793
9,000	0.494	0.452	0.455	58,000	2.414	2.882	2.840
10,000	0.540	0.501	0.505	59,000	2.442	2.931	2.888
11,000	0.584	0.551	0.554	60,000	2.470	2.980	2.935
12,000	0.628	0.601	0.603	61,000	2.498	3.030	2.982
13,000	0.672	0.651	0.653	62,000	2.526	3.079	3.029
14,000	0.716	0.701	0.702	63,000	2.554	3.128	3.077
15,000	0.760	0.750	0.751	64,000	2.582	3.177	3.124
16,000	0.808	0.800	0.801	65,000	2.610	3.226	3.171
17,000	0.856	0.850	0.851	66,000	2.638	3.276	3.219
18,000	0.904	0.900	0.900	67,000	2.666	3.325	3.266
19,000	0.952	0.950	0.950	68,000	2.694	3.374	3.313
20,000	1.000	1.000	1.000	69,000	2.722	3.423	3.360
21,000	1.038	1.050	1.049	70,000	2.750	3.472	3.408
22,000	1.076	1.099	1.097	71,000	2.778	3.521	3.455
23,000	1.114	1.149	1.146	72,000	2.806	3.571	3.502
24,000	1.152	1.198	1.194	73,000	2.834	3.620	3.550
25,000	1.190	1.248	1.243	74,000	2.862	3.669	3.597
26,000	1.228	1.297	1.291	75,000	2.890	3.718	3.644
27,000	1.266	1.347	1.340	76,000	2.918	3.767	3.692
28,000	1.304	1.396	1.388	77,000	2.946	3.817	3.739
29,000	1.342	1.446	1.437	78,000	2.974	3.866	3.786
30,000	1.380	1.496	1.485	79,000	3.002	3.915	3.833
31,000	1.418	1.545	1.534	80,000	3.030	3.964	3.881
32,000	1.456	1.595	1.582	81,000	3.058	4.013	3.928
33,000	1.494	1.644	1.631	82,000	3.086	4.062	3.975
34,000	1.532	1.694	1.679	83,000	3.114	4.112	4.023
35,000	1.570	1.743	1.728	84,000	3.142	4.161	4.070
36,000	1.608	1.793	1.776	85,000	3.170	4.210	4.117
37,000	1.646	1.842	1.825	86,000	3.198	4.259	4.164
38,000	1.684	1.892	1.873	87,000	3.226	4.308	4.212
39,000	1.722	1.942	1.922	88,000	3.254	4.358	4.259
40,000	1.760	1.991	1.970	89,000	3.282	4.407	4.306
41,000	1.798	2.041	2.019	90,000	3.310	4.456	4.353
42,000	1.836	2.090	2.068	91,000	3.338	4.505	4.400
43,000	1.874	2.140	2.116	92,000	3.366	4.554	4.447
44,000	1.912	2.189	2.165	93,000	3.394	4.603	4.494
45,000	1.950	2.239	2.213	94,000	3.422	4.652	4.541
46,000	1.988	2.288	2.262	95,000	3.450	4.701	4.588
47,000	2.026	2.338	2.310	96,000	3.478	4.750	4.635
48,000	2.064	2.388	2.359	97,000	3.506	4.799	4.682
49,000	2.102	2.437	2.407	98,000	3.534	4.848	4.729
50,000	2.140	2.487	2.456	99,000	3.562	4.897	4.776
51,000	2.178	2.536	2.504	100,000	3.590	4.946	4.823
52,000	2.216	2.586	2.553	<b>Each Add'l 1,000</b>	0.028	0.049	0.047
53,000	2.254	2.635	2.601				
54,000	2.292	2.685	2.650				

A. 3. HO 00 06

Territory	Base Class Premium	Wind Exclusion Credit
5	514.51	339.06
7	510.89	222.75
10	251.02	120.99
30	435.76	283.24
31	449.84	312.19
32	461.94	310.89
33	374.34	131.39
34	530.51	305.57
35	479.81	287.89
37	348.78	105.33
38	365.63	131.99
39	112.83	9.25
40	134.09	11.00
41	130.23	24.87
42	257.48	108.91
43	143.11	49.95
46	220.24	90.96
47	155.76	31.93
49	138.50	13.85
50	135.83	14.13
57	210.17	105.51
62	163.50	82.08
63	119.93	34.54
64	131.49	37.87
80	129.12	35.90
81	191.22	53.16
90	124.24	14.78
159	148.12	74.36
181	304.61	170.89
182	302.37	169.63
183	324.81	182.22
192	99.29	11.82
193	144.87	17.24
292	124.60	14.83
293	103.90	12.36
361	446.18	306.08
362	376.08	257.99
392	125.04	14.88
393	107.30	12.77
492	95.73	11.39
493	124.60	14.83
511	121.94	13.17
512	125.46	13.55
531	166.60	83.63
532	136.69	68.62
533	130.54	65.53
541	315.31	158.29
542	258.20	129.62
551	218.66	109.77
552	121.78	61.13

553	150.53	75.57
554	161.04	66.67
555	169.40	85.04
561	220.13	110.51
562	226.31	113.61
581	244.37	122.67
582	230.70	115.81
583	242.15	121.56
591	138.95	69.75
592	163.27	81.96
593	125.04	14.88
594	147.74	74.17
595	198.19	99.49
596	131.79	66.16
601	178.97	89.84
602	193.41	97.09
603	162.98	81.82
604	175.18	87.94
605	276.65	138.88
606	181.80	91.26
607	210.49	105.67
608	141.66	71.11
609	174.77	87.73
692	117.86	14.03
693	124.61	14.83
701	146.11	60.49
702	111.55	46.18
711	167.22	69.23
712	136.86	56.66
713	137.15	56.78
714	130.49	54.02
715	200.56	83.03
721	150.84	62.45
722	205.41	85.04
723	156.00	64.58
724	186.56	77.24
725	121.83	50.44
726	136.13	56.36
731	125.07	51.78
732	242.19	100.27
733	138.59	57.38
734	205.88	85.23
735	179.84	74.45
736	142.01	58.79
737	167.35	69.28
792	103.58	12.33
793	125.04	14.88
892	108.40	12.90
893	125.03	14.88
921	129.21	15.38
922	127.98	15.23
923	125.04	14.88
931	124.83	14.85
932	125.04	14.88
933	125.04	14.88



934	124.59	14.83
992	103.96	12.37
993	96.10	11.44

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

Prot. Class	Frame	Construction*	
		Masonry	Superior
1	1.07	0.96	0.80
2	1.08	0.97	0.81
3	1.09	0.98	0.82
4	1.10	0.99	0.83
5	1.11	1.00	0.84
6	1.12	1.01	0.85
7	1.33	1.02	0.86
8	1.33	1.03	0.87
8B	1.60	1.28	1.07
9	1.78	1.44	1.21
10	2.28	1.67	1.40

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

Prot. Class	Frame	Construction*	
		Masonry	Superior
All Classes	2.86	1.00	0.75

**FOOTNOTES**

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

b. Key Factor Table

Cov. C Amount	Other-Than-Wind Factor	Group A Wind Factor	Group B Wind Factor	Cov. C Amount	Other-Than-Wind Factor	Group A Wind Factor	Group B Wind Factor
6,000	0.379	0.306	0.354	55,000	2.474	2.728	2.562
7,000	0.416	0.355	0.395	56,000	2.516	2.777	2.606
8,000	0.453	0.404	0.436	57,000	2.558	2.826	2.651
9,000	0.489	0.453	0.477	58,000	2.600	2.876	2.696
10,000	0.526	0.502	0.518	59,000	2.642	2.925	2.741
11,000	0.579	0.552	0.570	60,000	2.684	2.974	2.785
12,000	0.632	0.602	0.621	61,000	2.726	3.024	2.830
13,000	0.684	0.653	0.673	62,000	2.768	3.073	2.874
14,000	0.737	0.703	0.725	63,000	2.811	3.122	2.919
15,000	0.789	0.753	0.777	64,000	2.853	3.172	2.964
16,000	0.832	0.802	0.821	65,000	2.895	3.221	3.008
17,000	0.874	0.852	0.866	66,000	2.937	3.271	3.053
18,000	0.916	0.901	0.911	67,000	2.979	3.320	3.097
19,000	0.958	0.950	0.955	68,000	3.021	3.369	3.142
20,000	1.000	1.000	1.000	69,000	3.063	3.419	3.187
21,000	1.042	1.049	1.045	70,000	3.105	3.468	3.231
22,000	1.084	1.098	1.089	71,000	3.147	3.518	3.276
23,000	1.126	1.148	1.134	72,000	3.189	3.567	3.321
24,000	1.168	1.197	1.179	73,000	3.232	3.616	3.365
25,000	1.211	1.246	1.223	74,000	3.274	3.666	3.410
26,000	1.253	1.296	1.268	75,000	3.316	3.715	3.455
27,000	1.295	1.345	1.312	76,000	3.358	3.765	3.499
28,000	1.337	1.395	1.357	77,000	3.400	3.814	3.544
29,000	1.379	1.444	1.402	78,000	3.442	3.863	3.588
30,000	1.421	1.493	1.446	79,000	3.484	3.913	3.633
31,000	1.463	1.543	1.491	80,000	3.526	3.962	3.678
32,000	1.505	1.592	1.535	81,000	3.568	4.011	3.722
33,000	1.547	1.642	1.580	82,000	3.611	4.061	3.767
34,000	1.589	1.691	1.625	83,000	3.653	4.110	3.811
35,000	1.632	1.740	1.670	84,000	3.695	4.159	3.856
36,000	1.674	1.790	1.714	85,000	3.737	4.209	3.901
37,000	1.716	1.839	1.759	86,000	3.779	4.258	3.946
38,000	1.758	1.889	1.803	87,000	3.821	4.307	3.990
39,000	1.800	1.938	1.848	88,000	3.863	4.357	4.035
40,000	1.842	1.987	1.893	89,000	3.905	4.406	4.079
41,000	1.884	2.037	1.937	90,000	3.947	4.455	4.124
42,000	1.926	2.086	1.982	91,000	3.989	4.505	4.168
43,000	1.968	2.136	2.026	92,000	4.032	4.554	4.213
44,000	2.011	2.185	2.071	93,000	4.074	4.603	4.257
45,000	2.053	2.234	2.115	94,000	4.116	4.652	4.302
46,000	2.095	2.284	2.161	95,000	4.158	4.701	4.346
47,000	2.137	2.333	2.205	96,000	4.200	4.751	4.391
48,000	2.179	2.382	2.250	97,000	4.242	4.800	4.436
49,000	2.221	2.432	2.294	98,000	4.284	4.849	4.480
50,000	2.263	2.481	2.339	99,000	4.326	4.898	4.525
51,000	2.305	2.530	2.383	100,000	4.368	4.947	4.569
52,000	2.347	2.580	2.428	<b>Each Add'l 1,000</b>	0.042	0.049	0.045
53,000	2.389	2.629	2.473				
54,000	2.432	2.678	2.517				

**303. HURRICANE RATES**

Form HO 00 03 and HO 00 08, HO 00 04 and HO 00 06 Hurricane Base Class Premium Percentages

Territory	HO 00 03 and HO 00 08	HO 00 04	HO 00 06
5	0.854	0.765	0.639
7	0.806	0.767	0.434
10	0.725	0.422	0.421
30	0.741	0.808	0.589
31	0.771	0.836	0.674
32	0.674	0.774	0.658
33	0.384	0.345	0.298
34	0.510	0.448	0.565
35	0.657	0.694	0.586
37	0.509	0.421	0.274
38	0.676	0.522	0.328
39	0.233	0.045	0.056
40	0.233	0.045	0.056
41	0.498	0.255	0.178
42	0.565	0.538	0.380
43	0.427	0.341	0.224
46	0.617	0.621	0.396
47	0.362	0.234	0.196
49	0.295	0.128	0.092
50	0.258	0.104	0.078
57	0.529	0.562	0.459
62	0.531	0.562	0.459
63	0.457	0.260	0.217
64	0.455	0.260	0.217
80	0.397	0.386	0.272
81	0.334	0.386	0.272
90	0.285	0.090	0.106
159	0.617	0.562	0.459
181	0.801	0.624	0.420
182	0.801	0.624	0.420
183	0.801	0.624	0.420
192	0.285	0.090	0.106
193	0.268	0.090	0.106
292	0.268	0.090	0.106
293	0.268	0.090	0.106
361	0.825	0.800	0.663
362	0.825	0.800	0.663
392	0.268	0.090	0.106
393	0.267	0.090	0.106
492	0.267	0.090	0.106
493	0.268	0.090	0.106
511	0.281	0.134	0.095
512	0.281	0.134	0.095
531	0.529	0.562	0.459
532	0.529	0.562	0.459
533	0.529	0.562	0.459
541	0.531	0.562	0.459

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542	0.531	0.562	0.459
551	0.531	0.562	0.459
552	0.529	0.562	0.459
553	0.529	0.562	0.459
554	0.412	0.456	0.392
555	0.529	0.562	0.459
561	0.529	0.562	0.459
562	0.529	0.562	0.459
581	0.529	0.562	0.459
582	0.531	0.562	0.459
583	0.529	0.562	0.459
591	0.617	0.562	0.459
592	0.531	0.562	0.459
593	0.267	0.090	0.106
594	0.531	0.562	0.459
595	0.617	0.562	0.459
596	0.531	0.562	0.459
601	0.529	0.562	0.459
602	0.529	0.562	0.459
603	0.529	0.562	0.459
604	0.529	0.562	0.459
605	0.531	0.562	0.459
606	0.529	0.562	0.459
607	0.529	0.562	0.459
608	0.529	0.562	0.459
609	0.529	0.562	0.459
692	0.285	0.090	0.106
693	0.267	0.090	0.106
701	0.410	0.456	0.392
702	0.410	0.456	0.392
711	0.410	0.456	0.392
712	0.410	0.456	0.392
713	0.410	0.456	0.392
714	0.410	0.456	0.392
715	0.410	0.456	0.392
721	0.410	0.456	0.392
722	0.410	0.456	0.392
723	0.410	0.456	0.392
724	0.410	0.456	0.392
725	0.410	0.456	0.392
726	0.410	0.456	0.392
731	0.502	0.456	0.392
732	0.412	0.456	0.392
733	0.502	0.456	0.392
734	0.412	0.456	0.392
735	0.412	0.456	0.392
736	0.502	0.456	0.392
737	0.412	0.456	0.392
792	0.285	0.090	0.106
793	0.268	0.090	0.106

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892	0.267	0.090	0.106
893	0.268	0.090	0.106
921	0.285	0.090	0.106
922	0.268	0.090	0.106
923	0.268	0.090	0.106
931	0.268	0.090	0.106
932	0.268	0.090	0.106
933	0.268	0.090	0.106
934	0.268	0.090	0.106
992	0.267	0.090	0.106
993	0.268	0.090	0.106

**401. RESERVED FOR FUTURE USE**

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

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

HO 00 03 or HO 00 08	.15
HO 00 04 or HO 00 06	.35

B. When Replacement Cost Coverage is written on form HO 00 03 or HO 00 08, Coverage C must be written at 50% of Coverage A.

Use Endorsement HO 04 90 Personal Property Replacement Cost.

**403. YEAR DWELLING BUILT**

Each policy (HO-3 and HO-6) will receive a surcharge based on the year the dwelling was completed. Please refer to the following table to determine the appropriate charge.

Policyholder shall supply the Company with evidentiary documentation from the County as to what year the dwelling's construction was completed.

If a residence has been totally renovated to include all new electrical, plumbing, heating/cooling and new roof, the year in which the total renovation was completed may be used as the year the dwelling was completed. However, documentation by a certified inspector verifying the residence has been totally renovated to current state and local building code standards along with documentation from the County evidencing that the year built has been adjusted must be submitted to the Company prior to binding any change in the date the dwelling was completed.

Year Construction Completed	HO-3 Factor	
	Wind	Non-Wind
<b>2002 &amp; Subsequent</b>	1.000	1.000
<b>1995 – 2001</b>	1.030	1.050
<b>1976 – 1994</b>	1.300	1.100
<b>1975 &amp; Prior</b>	1.300	1.100

Year Construction Completed	HO-6 Factor	
	Wind	Non-Wind
<b>2002 &amp; Subsequent</b>	1.000	1.000
<b>1995 – 2001</b>	1.060	1.050
<b>1994 &amp; Prior</b>	1.300	1.100

**404. LAW AND ORDINANCE COVERAGE**

Policies written on form HO 00 03 and HO 00 08 include coverage for costs necessary to meet applicable laws and ordinances regulating the construction, use, or repair of the dwelling or requiring the tearing down of the dwelling, including the costs of removing the debris. This coverage is limited to 25% of the dwelling (Coverage A) limit. For an additional premium, the limit of this coverage may be extended to 50% of the dwelling (Coverage A) limit. The charge for increasing the limit of this coverage is computed by multiplying the BASE PREMIUM by a factor of 1.05.

**405. RESERVED FOR FUTURE USE**

**406. DEDUCTIBLES**

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

A. Wind Coverage Included

1. Base Deductible

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

2. Optional Deductibles

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

A.O.P. Deductible Hurricane Deductible	Deductible Amount - DEBIT				
	500 500	1,000 500	500 2%	500 5%	500 10%
<b>HO 00 03 and HO 00 08 Coverage A</b>					
Up to 59,999	.16	.09	.09	.08	---
60,000 to 99,999	.25	.18	.11	.04	---
100,000 to 200,000	.42	.35	.11	.04	---
200,001 to 250,000	.57	.50	.12	.02	---
Over 250,000	---	---	.12	.02	---
<b>HO 00 04 Coverage C</b>					
Up to 9,999	---	---	.21	---	---
10,000 to 100,000	---	---	.14	---	---
<b>HO 00 06 Coverage C</b>					
Up to 9,999	---	---	.21	---	---
10,000 to 100,99	---	---	.14	.08	---
101,000 to 200,000	---	---	.14	.08	---

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

A.O.P. Deductible Hurricane Deductible	Deductible Amount - CREDIT					
	2,500 2%	1,000 5%	2,500 5%	1,000 10%	2,500 10%	500 10%
<b>HO 00 03 and HO 00 08 Coverage A</b>						
Up to 59,999	---	.06	.21	.20	.34	.11
60,000 to 99,999	---	.09	.21	.21	.34	.12
100,000 to 125,000	---	.09	.25	.21	.33	.12
125,001 to 200,000	.16	.09	.25	.21	.31	.12
Over 200,000	.09	.03	.12	.21	.31	.12
<b>HO 00 04 Coverage C</b>						
Up to 100,000	---	---	---	---	---	---
<b>HO 00 06 Coverage C</b>						
Up to 9,999	---	*	*	*	*	*
10,000 to 100,999	---	.08*	.17*	.15	.24	.01
101,001 to 200,000	.24	.17	.41	.16	.42	.01

\* Notes:

1. The \$1,000/5% deductible option is not available for Coverage C limits less than \$17,500.
2. The \$2,500/5% deductible option is not available for Coverage C limits less than \$17,500.
3. The \$1,000/10% deductible option is not available for Coverage C limits less than \$10,000.
4. The \$2,500/10% deductible option is not available for Coverage C limits less than \$10,000.
5. The \$500/10% deductible option is not available for Coverage C limits less than \$10,000.

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.

B. Wind Coverage Excluded (X-Wind)

1. Base Deductible  
 1,000 All Perils Deductible  
 Hurricane Deductible: No Coverage

2. Optional Deductibles

To compute the premium debit for a lower deductible, or premium credit for a higher deductible, multiply the BASE PREMIUM by the applicable factor below.

	Deductible Amount	
	DEBIT 500	CREDIT 2,500
<b>All Perils Deductible</b>		
<b>HO 00 03 and HO 00 08 Coverage A</b>		
Up to 59,999	.16	---
60,000 to 99,999	.15	---
100,000 to 125,000	.15	.22
125,001 to 200,000	.15	.22
Over 200,000	.06	.13
<b>HO 00 04 Coverage C</b>		
Up to 9,999	.33	---
10,000 to 100,000	.18	---
<b>HO 00 06 Coverage C</b>		
Up to 99,999	.33	---
100,000 to 200,000	.18	.29

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.



**507. FORM HO 00 06 COVERAGE A DWELLING (ADDITIONS AND ALTERATIONS) BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE- HO 00 06**

**A. Basic Limits, Coverage A**

The policy provides a minimum Coverage A limit of \$1,000 on a named perils basis.

**B. Increased Limits, Coverage A**

The Coverage A limit may be increased. The premium is developed based on the additional limit of insurance. The rate for each additional \$1,000 of insurance is developed as follows:

1. Multiply the HO 00 06 Key Factor for "Each Additional \$1,000" by the HO 00 06 Key Premium.

**C. Special Coverage**

The Section I Perils Insured Against maybe broadened to cover additional risks of loss. The additional premium is developed as follows:

1. Charge per policy for \$1,000 in basic form: \$2
2. Rate for each additional \$1,000 for Coverage A: \$1

Use Endorsement HO 17 32 Unit-Owners Coverage A - Special Coverage.

**508. FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS**

**A.** For both new and renewal policies, Form HO 00 06 provides exclusions for Coverage C - Personal Property and Section II Liability when the residence premises is regularly rented (at minimum a one year lease) or held for rental to others. The policy maybe endorsed, however, to eliminate these exclusions.

**B.** The Coverage C limit of liability may not be more or less than \$6,000.

**C. Premium**

Multiply the HO 00 06 Coverage C BASE PREMIUM (reflecting the credit or surcharge for optional deductibles) by a factor of .25.

Use Endorsement HO 17 33 Unit-Owners Rental to Others.

**509. RESERVED FOR FUTURE USE**

UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY  
FLORIDA PERSONAL PROPERTY MANUAL  
HOMEOWNERS SECTION  
PAGE 47  
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**APPROVED**

Date Received:      Date of Action:  
**JUN 4 2007      JUL 18 2007**  
OFFICE OF INSURANCE REGULATION

510.      RESERVED FOR FUTURE USE

**511. LOSS ASSESSMENT COVERAGE**

For policy forms HO3, HO4, and HO8, the policy automatically provides, at no additional charge, \$1000 of loss assessment coverage, excluding Earthquake, for assessments relating to the residence premises. New and renewal HO6 policies effective on or after January 1, 2009, will be issued with a loss assessment limit of \$2000 and the corresponding charge will be added to the policy premium. See the Table below:

Territory	Charge to Increase Loss Assessment Limit to \$2000
005	8.00
007, 031	7.00
030, 032, 033, 034	7.00
035, 361, 362	6.00
037	6.00
038	5.00
010, 181, 182, 183	5.00
042, 080, 081	5.00
041, 046, 047, 057, 062, 159, 531, 532, 533, 541, 542, 551, 552, 553, 554, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603-609, 701, 702, 711-715, 721-726, 731-737	4.00
039, 040, 043, 049, 050, 063, 064, 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	4.00

**512. RESERVED FOR FUTURE USE**

**513. RESERVED FOR FUTURE USE**

**514. OTHER STRUCTURES**

- A. When insurance is written on a specific structure on the residence premises for:
1. Increased limits, or
  2. Rented to others for residential purposes
- the rates per \$1,000 of insurance shown below shall apply separately to each structure.
- B. Increased Limits - Up to 70% of Coverage A  
Rate per \$1,000 of insurance . . . . . \$4  
Use Endorsement HO 04 48 Other Structures - Increased Limits.
- C. Rented to Others - Residence Premises  
Use the sum of:
1. \$6 per \$1,000 of insurance, and
  2. A premium of \$38 for the increased Coverages E and F exposure.
- Use Endorsement HO 04 40 Structure Rented to Others - Residence Premises.

**515. PERSONAL PROPERTY**

- A. Increased Limit  
The limit of liability for Coverage C may be increased. The rate is \$2.00 per 1,000 of insurance.
- B. Reduction in Limit
1. The limit of liability for Coverage C may be reduced to an amount not less than 25% of the Coverage A limit. The rate is \$1.00 per \$1,000 of insurance.
  2. Under Section 627.712 of the Florida Statutes, hurricane or windstorm coverage for contents, Coverage C, May be excluded when the following conditions are met:
    - a. The insured states in his own handwriting: "I DO NOT WANT THE INSURANCE COMPANY ON MY HOME TO PAY FOR THE COSTS TO REPAIR OR REPLACE ANY CONTENTS THAT ARE DAMAGED. I WILL PAY THOSE COSTS. MY INSURANCE WILL NOT."; and
    - b. signs and dates his or her name; and
    - c. it must also be signed by every other named insured on the policy and dated.

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

The reduction in premium is a credit of \$1.00 per \$1,000 of insurance.

Use Endorsement UPCIC 01 05 06-07 EDITION.
- C. Theft Coverage Increase – HO 00 08
1. On-Premises  
The \$1,000 limit for on-premises theft may be increased to a maximum of 40% of Coverage A. The rate is \$21 per \$1,000 of insurance.
  2. Off-Premises  
When On-Premises Theft Coverage is increased, a limit of \$1,000 may be provided for Off-Premises Theft Coverage. Charge \$18 for this additional coverage.  
Use Endorsement HO 04 30 Theft Coverage Increase.

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

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

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

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

- B. Optional increased limits for Section I coverage:

Option 1:            25,000 Each Covered Loss  
                          50,000 Policy Aggregate

The additional premium for Option 1 is 107

Option 2:            50,000 Each Covered Loss  
                          50,000 Policy Aggregate

The additional premium for Option 2 is 155

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

- D. Use the following endorsements:

UPCIC 03 33 07 08    For use with Form HO 00 03

UPCIC 04 33 07 08    For use with Form HO 00 04

UPCIC 06 33 07 08    For use with Form HO 00 06

UPCIC 06 03 32 08    For use with Form HO 00 06 with the 17 32 endorsement attached.

UPCIC 08 33 07 08    For use with Form HO 00 08

- E. Beginning December 15, 2003, the company in the policy application will notify each new insured of the availability of the increased limit options. The company will provide one-time written notice of the available increased limits to renewal policyholders with effective dates February 1, 2004, through January 31, 2005. For renewals after January 31, 2005, the company will not provide notice of the increased limits at renewal; however, the increased limits will be made available upon the request of policyholders. Increased limit options will apply only at policy anniversary dates. Midterm endorsements are not available. Requests for increased limits must be submitted in writing, dated and signed by the named insured, and are subject to underwriting and inspection by the company. If no request is made, the basic (standard) limits will apply. Requests for increased limits cannot be submitted on a bound basis. If the underlying policy is bound and increased limits are requested, the basic (standard) limits will apply until eligibility is determined. No premium for the increased limits may be collected with a request. If the property is eligible after underwriting and inspection, the company will issue the increased limits endorsement and bill the additional premium.

**601. RESIDENCE PREMISES - BASIC AND INCREASED LIMITS/OTHER EXPOSURES - BASIC LIMITS**

A. Residence Premises

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

1. The additional charge to increase (with the exception of HO 00 08) Coverage E Liability is:

Limit	Code	Rate
\$300,000	(5)	\$18

The maximum limit of Coverage E on the HO 00 08 is \$100,000,

2. The additional charge to increase Coverage F Liability is:

Limit	Code	Rate
\$2,000	(4)	\$4
\$3,000	(5)	\$5

Limits higher than \$300,000 Coverage E and \$3,000 Coverage F are not available.

**901. WIND OR HAIL EXCLUSION**

- A. The peril of Wind or Hail may be excluded in accordance with Section 627.712 of the Florida Statutes, under the following conditions:

1. The named insured must write and provide to the company the following statement, in his or her own handwriting and sign and date his or her name. **“ I DO NOT WANT THE INSURANCE ON MY (HOME MOBILE / CONDOMINIUM UNIT) TO PAY FOR DAMAGE FROM WINDSTORMS. I WILL PAY THOSE COSTS. MY INSURANCE WILL NOT.”** ; and
2. This must also be signed by every other named insured on the policy and dated; and
3. If the insured dwelling is subject a mortgageholder or lienholder it is the insured’s responsibility to have the following completed, signed and notarized by an office of the financial institution or lienholder:  **I HAVE REVIEWED AND ACCEPT THE EXCLUSION OF WIND OR HAIL AS INDICATED ABOVE.**

Use Endorsement UPCIC 01 10 06-07 EDITION; and  
Endorsement HO 04 94 Windstorm or Hail Exclusion.

- B. When the peril of Windstorm or Hail is excluded from coverage under Section I of the policy, develop the BASE PREMIUM as follows:

1. Determine the appropriate credit from the Windstorm or Hail Exclusion Credits Table.
2. Subtract this credit from the BASE PREMIUM.

**901.      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. Under Florida Statute **627.711** the form must be completed by either: a hurricane inspector employed by an approved My Safe Florida Home wind certification entity; a building code inspector certified under **s. 468.607**; a general or residential contractor licensed **under s. 489.111**; a professional engineer licensed under **s. 471.015** who has passed the appropriate equivalency test of the Building Code training program required by **s. 553.841**; or a professional architect licensed under **s. 481.213**. A dwelling permitted prior to March 1, 2002, is not required to meet all of the minimum standards of the Florida Building Code (2001) in order to qualify for the credits. Credits will apply to dwellings permitted after March 1, 2002, based upon application for the Florida Building Code in the territory in which the dwelling is located, subject to the company's right to request verification of construction features.

The policyholder is responsible for providing proof of compliance and for all expenses associated with substantiating the existence of mitigation features. 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,
  - c. Single Wraps; or
  - d. Double Wraps
4.      Type of protective device on structure openings
  - a. None,
  - b. Basic – Windows or All
  - c. Hurricane – Windows or All
5.      Type of construction
  - a. Frame,
  - b. Masonry; or
  - c. Reinforced Masonry
6.      Terrain Type
  - a. B – 2% Deductible
  - b. C – 2% Deductible
7.      Roof Shape
  - a. Hip; or
  - b. Other
8.      Existence of Secondary Water Resistance

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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**

The amount of the credit is computed by applying the appropriate factor shown in the applicable table to the Wind Property premium calculation.

See Windstorm Loss Reduction Credit Tables on the following pages:



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

ROOF DECK ATTACHMENT	ROOF-WALL CONNECTION	OPENING PROTECTION	ROOF SHAPE			
			OTHER		HIP	
			NO SWR	SWR	NO SWR	SWR
A (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

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

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

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

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 wind speeds in excess of 120 MPH and/or areas within one mile of the coast where wind speeds are 110 MPH or higher. Panhandle Protection Provision Zone: For properties constructed from 2002 through 2007 the WBDR is restricted to the area within one mile of the coast when located from Franklin County to the Florida-Alabama state line.

SWR = SECONDARY WATER RESISTANCE (A layer of protection that protects the building if the roof covering fails, such as a self-adhering modified bitumen tape applied to the plywood joints, application of a foamed polyurethane structural adhesive form inside the attic to cover joints between all plywood sheets, or for a metal roof, the use of tar to cover any perforations in the deck associated with the mechanical attachments of the deck to the underlying joist structure.)

REINFORCED CONCRETE ROOF DECK includes SWR; Integral with Reinforced Masonry Walls

The following additional descriptions apply:

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

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

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

Internal Pressure Design:

- c. 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.
- d. 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.

### 903. SPECIAL REQUIREMENTS

Special Provisions Endorsement - UPCIC-23

Use this endorsement with all Homeowners policies.

Windstorm Exterior Paint Exclusion - HO 23 70

Use this endorsement with all Homeowners policies in Territories 005, 007, 010, 030, 031, 032, 033, 034, 035, 037, 038, 181, 182, 183, 361 and 362.

No Coverage For Home Day Care Business - HO 04 96

This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

Existing Damage Exclusion - UPCIC-10

This endorsement is mandatory for all properties with existing damage. It excludes coverage for future claims related to any existing damage.

Amendment of Loss Settlement Condition - UPCIC-14

This mandatory endorsement provides for Replacement Cost settlement for all additions and alterations losses in form HO 00 04

### 904. SINKHOLE COVERAGE: HO3 & HO8 Only

#### 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.

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

<u>Territory</u>	<u>Surcharge</u>	<u>Territory</u>	<u>Surcharge</u>	<u>Territory</u>	<u>Surcharge</u>
42	10.9%	511	10.9%	734	1.4%
46	10.9%	512	10.9%	735	1.4%
47	48.9%	541	1.4%	736	48.9%
49	10.9%	542	1.4%	737	1.4%
50	10.9%	551	1.4%	792	10.9%
62	1.4%	554	1.4%	793	1.4%
63	1.4%	582	1.4%	893	1.4%
80	48.9%	591	48.9%	921	10.9%
81	10.9%	592	1.4%	922	1.4%
90	10.9%	594	1.4%	923	1.4%
159	48.9%	595	48.9%	931	1.4%
192	10.9%	596	1.4%	932	1.4%
193	1.4%	605	1.4%	933	1.4%
292	1.4%	692	10.9%	934	1.4%
293	1.4%	731	48.9%	993	1.4%
392	1.4%	732	1.4%	All Other	0.5%
493	1.4%	733	48.9%		

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%

Use Endorsement UPCIC 00 07 SINKHOLE COVERAGE.



**905. TERRITORY CODES AND DEFINITIONS**

County	Territory Code	Wind Group
<b>Note: ( ) indicates territory definitions on following pages.</b>		
Alachua .....	192	B
Baker .....	292	B
Bay (1) .....	601	A
Bay (2) .....	721	A
Bradford .....	392	B
Brevard (3) .....	057	A
Brevard (4) .....	064	A
Broward (5) .....	361	A
Broward, Ft Lauderdale & Hollywood (I).....	035	A
Broward (6) .....	037	A
Calhoun .....	193	B
Charlotte (7) .....	581	A
Charlotte (8) .....	711	A
Citrus (9) .....	591	A
Citrus (10).....	731	A
Clay .....	492	B
Collier (11).....	541	A
Collier (12) .....	551	A
Columbia .....	293	B
Dade (13) .....	031	A
Dade, Hialeah .....	033	A
Dade, Miami .....	032	A
Dade, Miami Beach .....	030	A
Dade (14) .....	034	A
DeSoto .....	712	A
Dixie (15) .....	592	A
Dixie (16) .....	732	A
Duval (17) .....	041	A
Duval, Jacksonville (II).....	039	B
Duval (18) .....	040	B
Escambia (19) .....	602	A
Escambia (20) .....	043	A
Flagler (21) .....	531	A
Flager (22) .....	701	A
Franklin .....	603	A
Gadsden .....	393	B
Gilchrist .....	923	B
Glades .....	552	A
Gulf (23) .....	604	A
Gulf (24) .....	722	A
Hamilton .....	493	B
Hardee .....	713	A
Hendry .....	553	A
Hernando (25) .....	159	A
Hernando (26) .....	733	A
Highlands .....	714	A
Hillsborough (27) .....	080	A
Hillsborough, Tampa .....	047	A
Holmes .....	593	B
Indian River (28) .....	181	A
Indian River (29) .....	561	A
Jackson.....	693	B
Jefferson (30) .....	605	A

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

### 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).
- (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.

**APPROVED**

Date Received: 9/21/2011      Date Of Action: 12/12/2011

**FL OFFICE OF INSURANCE REGULATION**

- (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.

**910. 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

<b>Code</b>	<b>Municipality</b>	<b>Code</b>	<b>Municipality</b>	<b>Code</b>	<b>Municipality</b>
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				

**UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY  
FLORIDA PERSONAL PROPERTY MANUAL  
HOMEOWNERS SECTION  
PAGE 68 - 76  
EDITION 04/08**

**APPROVED**  
Date Received:      Date of Action:  
**APR 23 2008      JUL 23 2008**  
OFFICE OF INSURANCE REGULATION

**Reserved For Future Use**



HOMEOWNERS PREMIUM CALCULATION WORKSHEET

HOMEOWNERS FORM: HO 00

POLICY LIMITS: Coverage A: Coverage B: Coverage C: Coverage D:
Coverage E: 100,000 or 300,000, Coverage F = 1,000 2,000 or 3,000 A.O.P.Ded. = Hurr.Ded. =
Territory: ZIP Code: Year Built: Construction M F Protection Class: 1-6 7 8 9 10

PREMIUM BEFORE OPTIONS AND CREDITS OR SURCHARGES

BASE CLASS PREMIUM:

WIND EXCLUSION CREDIT: (WIND BASE CLASS PREMIUM) -

EX-WIND BASE CLASS PREMIUM: =

WIND PERCENTAGE: (WIND EXCLUSION CREDIT/ BASE CLASS PREMIUM) =

WIND BASE PREMIUM: WIND KEY FACTOR x WIND BASE CLASS PREMIUM =

EX-WIND BASE PREMIUM: OTHER THAN WIND KEY FACTOR x EX-WIND BASE CLASS PREMIUM =

BASE PREMIUM: WIND BASE PREMIUM + EX-WIND BASE PREMIUM =

NON-WIND PROPERTY PREMIUM CALCULATION

EX-WIND BASE PREMIUM:

FORM FACTOR: HO 00 03 = 1.00, HO 00 04 = 1.00, HO 00 06 = 1.00,
HO 00 08 w/04 81 = 1.25, HO 00 08 w/ 23 74 = 1.40

EX-WIND BASE PREMIUM x (Factor) = \*

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

PRIOR STEP + Increase Limit: (per 1,000) x \$2 x (1-WIND PERCENTAGE) = \*

PRIOR STEP - Reduction In Limit: (per 1,000) x \$1 x (1-WIND PERCENTAGE) = \*

PERSONAL PROPERTY REPLACEMENT COST: Factor for HO 00 03 = .15, HO 00 04 or HO 00 06 = .35 PRIOR STEP x (Factor) = \*

OTHER STRUCTURES - INCREASED LIMIT:

PRIOR STEP + \$4 x (per 1,000) x (1-WIND PERCENTAGE) = \*

STRUCTURES RENTED TO OTHERS:

PRIOR STEP + Residence Premises: (\$6 x (per 1,000) + \$38) x (1-WIND PERCENTAGE) = \*

CONDO INCREASE COVERAGE A: (Automatic \$1,000 Policy Limit) (\$500,000 Maximum)

PRIOR STEP + (BASE CLASS PREMIUM \$ x .042 = (Do Not Round) x \$ (per \$1,000) x (1-WIND PERCENTAGE) = \*

UNIT OWNERS COVERAGE A: Special Coverage (HO 17 32)

First \$1,000 Coverage A = \$2, Each add'l \$1,000 = \$1; Thus \$2 + (\$1 x each add'l \$1,000) PRIOR STEP + x (1-WIND PERCENTAGE) = \*

UNIT OWNERS RENTAL TO OTHERS: Special Coverage (HO 17 33)

PRIOR STEP + (EX-WIND BASE PREMIUM X .25) = \*

PROTECTION/CONSTRUCTION FACTOR: PRIOR STEP x (Factor) = \*

PROTECTIVE DEVICE CREDIT: Burglar = .055 Fire = .075 Sprinkler Class A = .075 Class B = .13 (Central Station Burglar Alarm + Central Station Fire = Max. 9%)

PRIOR STEP x (Factor: 1- Total of Credits) = \*

TOWNHOUSE OR ROWHOUSE: PRIOR STEP x (Factor) = \*

PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES:

Property: Main Dwelling - N/C, If in Other Structure = \$6 x (per 1,000) Liability: Main Dwelling or Other Structure = \$18 PRIOR STEP + = \*

YEAR DWELLING BUILT: PRIOR STEP x Factor (page 43) = \*

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

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

BUILDING CODE COMPLIANCE GRADING: PRIOR STEP x Factor (1+ Debit or 1-Credit) = \*

SUBTOTAL "A" NON-WIND ADJUSTED BASE PREMIUM: Equals PRIOR STEP result = \*

NON-PROPERTY PREMIUM CALCULATION

LAW AND ORDINANCE COVERAGE LIMIT INCREASE: (50% OPTION) BASE PREMIUM x 1.05 =
LIABILITY INCREASE: PRIOR STEP + Cov. E: 300,000 = \$18; Cov. F: 2,000 = \$4, 3,000 = \$5 =
THEFT COVERAGE INCREASE (HO 04 30): \$21 x (per \$1,000) =
Off-Premises Theft Coverage (\$1,000 limit) = \$18 PRIOR STEP + =
LIMITED FUNGI, WET OR DRY ROT OR BACTERIA COVERAGE
Mandatory Endorsement with Section I Limit of 10,000 Each Covered Loss, 20,000 Aggregate: (0)
Optional Increased Section I Limit: 25,000/50,000 (\$107) 50,000/50,000 (\$155)
PRIOR STEP + =
LOSS ASSESSMENT COVERAGE INCREASE: (\$1,000 Included)
\$2,000 \$3,000 \$5,000 \$10,000 PRIOR STEP + =
OPTIONAL SINKHOLE COVERAGE: SINKHOLE LOSS COVERAGE - UPCIC 00 07
(HO-3 & HO-8 Only)
PRIOR STEP + EX-WIND BASE CLASS PREMIUM x KEY FACTOR x FORM FACTOR x SINKHOLE
SURCHARGE x (1 - 10% SINKHOLE DEDUCTIBLE CREDIT) =
SUBTOTAL "B" NON-PROPERTY ADJUSTED BASE PREMIUM: Equals PRIOR STEP result

WIND PROPERTY PREMIUM CALCULATION

WIND BASE PREMIUM:
FORM FACTOR: HO 00 03 = 1.00, HO 00 04 = 1.00, HO 00 06 = 1.00,
HO 00 08 w/04 81 = 1.25, HO 00 08 w/ 23 74 = 1.40
WIND BASE PREMIUM x (Factor) =
PERSONAL PROPERTY INCREASE / REDUCTION:
(not less than 25%, or more than 100% of Coverage A)
PRIOR STEP + Increase Limit: (per 1,000) x \$2 x WIND PERCENTAGE =
PRIOR STEP - Reduction In Limit: (per 1,000) x \$1 x WIND PERCENTAGE =
PERSONAL PROPERTY REPLACEMENT COST: Factor for HO 00 03 =.15,
HO 00 04 or HO 00 06 =.35 PRIOR STEP x (1 + Factor) =
OTHER STRUCTURES - INCREASED LIMIT:
PRIOR STEP + \$4 x (per 1,000) x WIND PERCENTAGE =
STRUCTURES RENTED TO OTHERS:
PRIOR STEP + Residence Premises: (\$6 x (per 1,000) + \$38) x WIND PERCENTAGE =
CONDO INCREASE COVERAGE A: (Automatic \$1,000 Policy Limit) (\$500,000 Maximum)
PRIOR STEP + (BASE CLASS PREMIUM \$ x (Wind Group A = 0.049, Wind Group B = 0.045) =
(Do Not Round) x \$ (per \$1,000) x WIND PERCENTAGE =
UNIT OWNERS COVERAGE A: Special Coverage (HO 17 32)
First \$1,000 Coverage A = \$2, Each add'l \$1,000 = \$1; Thus \$2 + (\$1 x each add'l \$1,000)
PRIOR STEP + x WIND PERCENTAGE =
UNIT OWNERS RENTAL TO OTHERS: Special Coverage (HO 17 33)
PRIOR STEP + (WIND BASE PREMIUM X .25) =
CONSTRUCTION FACTOR: PRIOR STEP x (Factor) =
TOWNHOUSE OR ROWHOUSE: PRIOR STEP x (Factor) =
YEAR DWELLING BUILT: PRIOR STEP x Factor (page 43) =
NO PRIOR INSURANCE or NO PRIOR DECLARATIONS PAGE: PRIOR STEP x 1.10 =
SEASONAL OR UNOCCUPIED: (More than 6 consecutive months a year) PRIOR STEP x 1.10 =
SUBTOTAL "C": Equals PRIOR STEP =
WINDSTORM LOSS REDUCTION CREDIT: (N/A to "EX-Wind" policies)
PRIOR STEP x Factor (1-Credit) =
BUILDING CODE COMPLIANCE GRADING:
PRIOR STEP x Factor (1+ Debit or 1-Credit) =
SUBTOTAL "D": Equals PRIOR STEP result (minimum 10% of SUBTOTAL "C") =

**APPROVED**

**UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY  
FLORIDA PERSONAL PROPERTY MANUAL  
HOMEOWNERS SECTION  
PAGE 79  
EDITION 11/09**

Date Received: 11/24/2009 Date Of Action: 01/5/2010  
FL OFFICE OF INSURANCE REGULATION

**DEDUCTIBLE ADJUSTMENT**

<b>ADJUSTED BASE PREMIUM:</b> SUBTOTAL "A" + SUBTOTAL "D"	=	_____	
<b>DEDUCTIBLE OPTIONS:</b> (CREDIT OR DEBIT) Std. A.O.P. Ded. = 1,000 Std. Hurricane Ded. = 2%			
"Wind": (SUBTOTAL "A" + SUBTOTAL "D") x Factor (1+ Debit or 1-Credit) + (SUBTOTAL "B")	=	_____	*
"X-Wind": SUBTOTAL "A" x Factor (1+ Debit or 1-Credit) + (SUBTOTAL "B")	=	_____	*
<b>TOTAL PREMIUM</b>	=	_____	*

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

<b>EMERGENCY FLORIDA INSURANCE GUARANTY ASSOCIATION</b>		_____	
TOTAL PREMIUM x 0.61% (0.0061) ( <i>New Business effective 3/1/2010 and Renewal 3/1/2010</i> )	+	_____	
<b>EMERGENCY MANAGEMENT PREPAREDNESS &amp; ASSISTANCE TRUST FUND</b>	+	<b>\$2</b>	
<b>MANAGING GENERAL AGENTS POLICY FEE</b> ( <i>Applies to all New and Renewal Business</i> )	+	<b>\$25</b>	
<b>TOTAL MANDATORY ADDITIONAL CHARGES</b>	=	_____	

<b>GRAND TOTAL: TOTAL PREMIUM + MANDATORY ADDITIONAL CHARGES</b>	=	_____	
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\* Round to the nearest whole dollar.

\*\*Multiply result by (1 - \_\_\_\_\_ Windstorm Protective Devices Credit Factor), if applicable, before rounding.