

PROGRAM HIGHLIGHTS

- HO3 Owner Occupied; Seasonal Secondary; Rental
- Replacement Cost on Coverages A, B & C
- Up to 120% Replacement Cost Protection (depending on age of home, 100% for homes 24 years and older)
- 25% Ordinance or law
- LLC as named insured
- HO3 payment plans: Full Pay, 3 Pay, 4 Pay
- HO3 Wind Only payment plans: Full pay, 3 Pay

ELIGIBILITY

- Homes built 1945 and newer
- Homes over .10 miles from the coast
- 1-4 Units in building
- Updated plumbing (within 40 years)

IMPORTANT SUBLIMITS & EXCLUSIONS

- Domestic Animals Covered Under the Policy Section II: Liability & Medical Payments coverage limited to \$25,000
- “Vicious Dogs” Section II: Liability & Medical Payments coverage excluded (See UW guidelines for definition of Vicious dogs)
- Catastrophic Ground Cover Collapse
- Multi-Layer Roof coverage limited to \$10,000
- “Hard floor covering” limited to “room(s)” where loss or damage occurred

INELIGIBLE EXPOSURES

Year built prior to 1945 • More than 2 paid windstorm or hail losses in the past 3 years or total more than \$20,000 • Any prior water loss reported in the past 3 years in Broward, Miami-Dade and Palm Beach counties • Construction other than frame or masonry • Course of Construction, builder’s risk, or undergoing renovation or reconstruction • Distance to coast equal to or less than 0.10 miles • Dwellings or premises in need of maintenance or repair or unrepaired or unmitigated damage • Mobile homes, modular homes, or prefabricated homes • Properties in FEMA flood zone AE with certain foundation types, year built, and locations as determined by the Company; and FEMA flood zones V or VE • Animals owned or kept other than domestic pets • Protection Class 10 • More than 4 family units in the building • Plumbing and heating not updated in past 40 years • Vacant or unoccupied home • Unfenced pools • Located on more than 5 acres • Farnettes or Ranchettes • Aluminum wiring, knob and tube wiring, fuse boxes, or homes without circuit breakers

CONTACT INFO

Quote, bind, pay & manage policies at: www.myGeoSource.com
After logging in, visit the Contact Us page for more assistance.

Customer Service: (866) 417-4855 - helpdesk@nrsinsurance.com

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This reference guide does not replace the underwriting manual.

Please refer to the underwriting manual for the complete underwriting rules and guidelines at www.mygeosource.com.

GVSIC-HO3-FL-UWRG-1215

	HO3 PRIMARY	HO3 SEASONAL SECONDARY	HO3 TENANT RENTAL	Wind Primary/Seasonal Secondary/Rental
COVERAGE A: DWELLING	<ul style="list-style-type: none"> • \$100,000 - \$1,000,000 New Business and Renewals (Broward, Collier, Lee, Miami-Dade, Palm Beach and Sarasota Counties only) • \$850,000/\$875,000 New/Renewals (remainder of state) 	<ul style="list-style-type: none"> • \$100,000 - \$1,000,000 New Business and Renewals (Broward, Collier, Lee, Miami-Dade, Palm Beach and Sarasota Counties only) • \$850,000/\$875,000 New/Renewals (remainder of state) 	<ul style="list-style-type: none"> • \$100,000- \$525,000 New Business • \$550,000 Renewals 	<ul style="list-style-type: none"> • \$100,000 - \$1,000,000 New Business and Renewals (Broward, Collier, Lee, Miami-Dade, Palm Beach and Sarasota Counties only) • \$850,000/\$875,000 New/Renewals (remainder of state)
COVERAGE B: OTHER STRUCTURES	<ul style="list-style-type: none"> • 10% of Coverage A • Option to reduce to 2% or 5% 	<ul style="list-style-type: none"> • 10% of Coverage A • Option to reduce to 2% or 5% 	<ul style="list-style-type: none"> • 10% of Coverage A • Option to reduce to 2% or 5% 	<ul style="list-style-type: none"> • 10% of Coverage A • Option to reduce to 2% or 5%
COVERAGE C: PERSONAL PROPERTY	<ul style="list-style-type: none"> • 50% of Coverage A • Options 10%, 15%, 20%, 25%, 30%, 35%, 40% and 45% 	<ul style="list-style-type: none"> • 50% of Coverage A • Option to reduce to 25% 	5% of Coverage A	<ul style="list-style-type: none"> • 50% of Coverage A • Option to reduce to 25% or exclude (primary/Seasonal) • 5% w/option to exclude (rental)
COVERAGE D: LOSS OF USE	20% of Coverage A	10% of Coverage A	10% of Coverage A	<ul style="list-style-type: none"> • 20% of Coverage A (primary) • 10% of Coverage A (seasonal secondary/Rental)
COVERAGE E: PERSONAL LIABILITY	<ul style="list-style-type: none"> • \$300,000, option to reduce to \$100,000 • Option to increase to \$500,000 if required by umbrella, this option is not available for LLCs 	\$100,000 and \$300,000	<ul style="list-style-type: none"> • No Coverage • Option to select \$50,000, \$100,000, or \$300,000 Premises Liability 	No Coverage
COVERAGE F: MEDICAL PAYMENTS	\$2,000	\$2,000	<ul style="list-style-type: none"> • No Coverage • \$2,000 Medical Payments included when Coverage E – Premises Liability is selected 	No Coverage
SECTION I DEDUCTIBLE (all other perils)	\$1,000 , \$2,500, \$5,000	\$1,000 , \$2,500, \$5,000	\$1,000 , \$2,500, \$5,000	\$1,000 , \$2,500, \$5,000
WINDSTORM/ HAIL DEDUCTIBLE	2%, 3%, 5%, or 10%	2%, 3%, 5%, or 10%; based on location	2%, 3%, 5%, or 10%	<ul style="list-style-type: none"> • 2%, 3%, 5%, or 10%; based on location • Equal to Hurricane deductible
LOSS SETTLEMENT ON COVERAGES A & B	<ul style="list-style-type: none"> • 120% Replacement cost for dwellings 24 years of age and newer • 100% replacement cost applies for all other 	<ul style="list-style-type: none"> • 120% Replacement cost for dwellings 24 years of age and newer • 100% replacement cost applies for all other 	<ul style="list-style-type: none"> • 120% Replacement cost for dwellings 24 years of age and newer • 100% replacement cost applies for all other 	<ul style="list-style-type: none"> • 120% Replacement cost for dwellings 24 years of age and newer • 100% replacement cost applies for all other
LOSS SETTLEMENT ON COVERAGE C	Replacement cost	Replacement cost	Replacement cost	Replacement cost
PERILS ON COVERAGES A & B	All perils not otherwise excluded	All perils not otherwise excluded	All perils not otherwise excluded	Windstorm or Hail
PERILS ON COVERAGE C	16 broad form named perils (“all risk” not available)	16 broad form named perils (“all risk” not available)	16 broad form named perils (“all risk” not available)	Windstorm or Hail

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