



## PROGRAM HIGHLIGHTS

- HO3: Primary Owner Occupied, Seasonal, Secondary, or Rental/Landlord
- HO3 Wind Only: Primary, Seasonal, Secondary, Unoccupied, Rental/Landlord, or Vacant
- Replacement Cost on Coverages A, B and C (Except for Roof Systems Damaged by Windstorm or Hail. See payment schedule.)
- Up to 120% Replacement Cost Protection; 100% for homes 25 years and older and Vacant Home Product (Except for Roof Systems Damaged by Windstorm or Hail – see payment schedule on third page)
- 10% and 25% of Coverage A for Ordinance or Law (not applicable to Vacant Home product)
- Screen enclosures \$5,000, \$10,000 and \$15,000
- Named insured: LLC available for all products; corporation is also available for HO3 Tenant Occupied and Vacant Home
- HO3, HO3 Tenant Occupied, and Vacant Home payment plans: Full Pay, 3 Pay, 4 Pay, and Monthly (requires auto pay)
- HO3 Wind Only payment plans: Full Pay and 3 Pay
- Online Bill Pay with ACH, debit, and credit (Visa, American Express, and MasterCard)

## ELIGIBILITY

- |                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                            |
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| <ul style="list-style-type: none"> <li>• Wind Only: Homes built 1945 or later</li> <li>• HO3: 1-4 Units in Building</li> <li>• HO3 Wind Only: 1-2 Units in Building</li> <li>• Homes over .10 miles from the coast</li> <li>• HO-3 and HO-3 Tenant Occupied: Homes built 1960 or later</li> </ul> | <ul style="list-style-type: none"> <li>• No Prior Insurance Required</li> <li>• Frame, Masonry, and Masonry Veneer Construction</li> <li>• Aluminum wiring modified with COPALUM wire connectors, “Pig-tailing” or CO/ALR installation</li> <li>• \$100 per square foot minimum</li> </ul> |
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## IMPORTANT SUBLIMITS & EXCLUSIONS

- HO3: Domestic Animals Covered Under the Policy Section II: Liability & Medical Payments coverage limited to \$25,000
- HO3: “Vicious Dogs” Section II: Liability & Medical Payments coverage excluded (See UW guide for definition of Vicious Dogs)
- HO3: Catastrophic Ground Cover Collapse
- All Programs: Multi-Layer Roof coverage limited to \$10,000
- All Programs: “Hard floor covering” limited to “room(s)” where loss or damage occurred
- All Programs: US A Endorsement (Water Damage Limitation and Exclusion) When characteristics are met, water coverage may be limited and/or excluded. See Underwriting Manual.
- All Programs: Roof Payment Schedule Endorsement mandatory for all policies. Modifies how roof system losses from windstorm or hail are settled. See payment schedule.

## INELIGIBLE EXPOSURES

**HO3 and Wind Only:** Course of Construction, builder’s risk, or undergoing renovation or reconstruction • Mobile, modular, or prefabricated homes • Farmettes or Ranchettes • Properties in FEMA flood zone AE with certain foundation types, year built, and locations as determined by the Company and FEMA flood zones OPW, V, or VE

**HO3:** More than 2 paid claims in the last 3 years or a total of more than \$20,000 • Protection Class 10 • Aluminum wiring (unless modified), knob and tube wiring, fuse boxes, or homes without circuit breakers • Unfenced pools • Located on more than 5 acres • Animals owned or kept other than domestic pets • Vacant or Unoccupied Homes • Dwellings or premises in need of maintenance, repair, or with unrepaired or unmitigated damage

**Wind Only:** More than 2 paid windstorm or hail losses in the past 3 years or a total of more than \$20,000 • Dwellings or premises in need of maintenance, repair, or with unrepaired or unmitigated damage

## CONTACT INFO

Quote, bind, pay & manage policies at: [www.myGeoSource.com](http://www.myGeoSource.com)

After logging in, visit the Contact Us page for more assistance.

UserID:



This reference guide does not replace the underwriting manual.

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GVSIC-HO3-FL-UWRG-121120



	HO3 Primary	HO3 Seasonal Secondary	LANDLORD HO3 Tenant Occupied	Vacant Home for Landlords	WIND ONLY Primary/Seasonal Secondary/Rental/ Vacant/Unoccupied
<b>COVERAGE A: DWELLING</b>	<ul style="list-style-type: none"> <li>• \$250,000 - \$1,000,000 New Business/\$150,000-\$1,000,000 Renewals (Broward, Collier, Lee, Palm Beach and Sarasota Counties only)</li> <li>• \$250,000-\$850,000 New/\$150,000-\$875,000 Renewals (remainder of state)</li> </ul>	<ul style="list-style-type: none"> <li>• \$250,000 - \$1,000,000 New Business/\$150,000-\$1,000,000 Renewals (Broward, Collier, Lee, Palm Beach and Sarasota Counties only)</li> <li>• \$250,000-\$850,000 New/\$150,000-\$875,000 Renewals (remainder of state)</li> </ul>	<ul style="list-style-type: none"> <li>• \$250,000- \$525,000 New Business</li> <li>• \$150,000-\$550,000 Renewals</li> </ul>	<ul style="list-style-type: none"> <li>• \$100,000- \$525,000 New Business</li> <li>• \$550,000 Renewals</li> </ul>	<ul style="list-style-type: none"> <li>• \$100,000 - \$1,000,000 New Business and Renewals (Broward, Collier, Lee, Palm Beach and Sarasota Counties only)</li> <li>• \$100,000-\$875,000 New/Renewals (remainder of state)</li> </ul>
<b>COVERAGE B: OTHER STRUCTURES</b>	<ul style="list-style-type: none"> <li>• 10% of Coverage A</li> <li>• Option to exclude or reduce to 2% or 5%</li> </ul>	<ul style="list-style-type: none"> <li>• 10% of Coverage A</li> <li>• Option to exclude or reduce to 2% or 5%</li> </ul>	<ul style="list-style-type: none"> <li>• 10% of Coverage A</li> <li>• Option to exclude or reduce to 2% or 5%</li> </ul>	<ul style="list-style-type: none"> <li>• Issued at 2% of Coverage A</li> <li>• Options to increase to 5% or 10% of Coverage A Limit</li> </ul>	<ul style="list-style-type: none"> <li>• 10% of Coverage A</li> <li>• Option to exclude or reduce to 2% or 5%</li> </ul>
<b>COVERAGE C: PERSONAL PROPERTY</b>	<ul style="list-style-type: none"> <li>• 50% of Coverage A</li> <li>• Options 10%, 15%, 20%, 25%, 30%, 35%, 40% and 45%</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of Coverage A</li> <li>• Options 10%, 15%, 20%, 25%, 30%, 35%, 40% and 45%</li> </ul>	<ul style="list-style-type: none"> <li>• 5% of Coverage A (no coverage for increased limit on jewelry, watches, and furs)</li> </ul>	<ul style="list-style-type: none"> <li>• Issued at 5% of Coverage A</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of Coverage A with option to reduce or exclude (Primary/Seasonal/Secondary/Unoccupied)</li> <li>• 5% of Coverage A with option to exclude (Rental/Vacant)</li> </ul>
<b>COVERAGE D: LOSS OF USE</b>	20% of Coverage A	10% of Coverage A	10% of Coverage A	• No Coverage	<ul style="list-style-type: none"> <li>• 20% of Coverage A (Primary) with option to exclude</li> <li>• 10% of Coverage A (All other occupancies)</li> </ul>
<b>COVERAGE E: PERSONAL LIABILITY</b>	<ul style="list-style-type: none"> <li>• \$300,000, option to reduce to \$100,000</li> <li>• Option to increase to \$500,000 if required by umbrella, this option is not available for LLCs</li> </ul>	<ul style="list-style-type: none"> <li>• \$100,000, option to increase to \$300,000</li> </ul>	<ul style="list-style-type: none"> <li>• No Coverage Personal Liability</li> <li>• Premises Liability option to select \$50,000, \$100,000, or \$300,000 Premises Liability</li> </ul>	No Coverage (Option to add Premises Liability of \$50,000 by endorsement)	No Coverage
<b>COVERAGE F: MEDICAL PAYMENTS</b>	\$2,000	\$2,000	<ul style="list-style-type: none"> <li>• No Coverage Personal Liability</li> <li>• \$2,000 Medical Payments included when Coverage E – Premises Liability is selected</li> </ul>	No Coverage	No Coverage
<b>SECTION I DEDUCTIBLE (all other perils)</b>	\$1,000, \$2,500, \$5,000	\$1,000, \$2,500, \$5,000	\$1,000, \$2,500, \$5,000	\$1,000, \$2,500, \$5,000 or \$10,000	Issued at \$2,500 with option to increase to \$5,000
<b>WINDSTORM/ HAIL DEDUCTIBLE</b>	3%, 5% or 10%; based on location	3%, 5% or 10%; based on location	3%, 5% or 10%; based on location	3%, 5% or 10%; based on location	<ul style="list-style-type: none"> <li>• 3%, 5% or 10%; based on location</li> <li>• Equal to Hurricane deductible</li> </ul>
<b>LOSS SETTLEMENT ON COVERAGES A &amp; B</b> Except for Roof Systems Damaged by Windstorm or Hail. See payment schedule.	<ul style="list-style-type: none"> <li>• 120% Replacement cost for dwellings 24 years of age and newer</li> <li>• 100% replacement cost applies for all other</li> </ul>	<ul style="list-style-type: none"> <li>• 120% Replacement cost for dwellings 24 years of age and newer</li> <li>• 100% replacement cost applies for all other</li> </ul>	<ul style="list-style-type: none"> <li>• 120% Replacement cost for dwellings 24 years of age and newer</li> <li>• 100% replacement cost applies for all others</li> </ul>	<ul style="list-style-type: none"> <li>• Replacement cost protection up to 100% of Coverage A</li> </ul>	<ul style="list-style-type: none"> <li>• 120% Replacement cost for dwellings 24 years of age and newer</li> <li>• 100% replacement cost applies for all other</li> </ul>
<b>LOSS SETTLEMENT ON COVERAGE C</b>	Replacement cost	Replacement cost	Replacement cost	Actual Cash Value	Replacement cost (when Coverage C is included)
<b>PERILS ON COVERAGES A &amp; B</b>	All perils not otherwise excluded	All perils not otherwise excluded	All perils not otherwise excluded	Named Perils	Windstorm or Hail
<b>PERILS ON COVERAGE C</b>	16 broad form named perils	16 broad form named perils	16 broad form named perils	Named Perils	Windstorm or Hail

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](http://www.mygeosource.com).



### Roof Systems Payment Schedule Table

Roof Age*	Dominant Roof Systems Material**	
	Asphalt Shingles, Architectural Shingles, and All Other	Concrete/Clay Tile or Shingle, Steel, and Hail Resistant
0	100%	100%
1	99%	100%
2	98%	99%
3	97%	98%
4	95%	97%
5	92%	95%
6	89%	93%
7	85%	90%
8	81%	87%
9	77%	84%
10	73%	81%
11	69%	78%
12	65%	75%
13	61%	72%
14	58%	69%
15	55%	66%
16	52%	63%
17	48%	60%
18	44%	57%
19	40%	54%
20	36%	51%
21	32%	48%
22	28%	45%
23	25%	42%
24	25%	40%
25	25%	40%
26	25%	40%
27	25%	40%
28	25%	40%
29	25%	40%
30 or older	25%	40%

\* The age of roof at the time of loss is determined using the roof year shown in the most recent Property Detail Page that accompanies the Declarations. If the loss is to “roof system(s)” of other structures located on the residence premises and covered under Coverage **B- Other Structures**, the applicable percentage in the Roof Systems Payment Schedule will be based on the other structure’s age of roof at the time of loss.

\*\* If two or more roof surfacing material types are present on a structure’s “roof”, the dominant roof material is used to rate your policy, which is shown in the most recent Property Detail Page that accompanies the Declarations. If the loss is to “roof system(s)” of other structures located on the residence premises and covered under Coverage **B- Other Structures**, the applicable percentage in the Roof Systems Payment Schedule will be based on the other structure’s dominant roof material at the time of loss.

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