

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 Fifteen Years or Older Damaged by Windstorm or Hail. See payment schedule.)
- 10% of Coverage A for Ordinance or Law with option to increase to 25% for New Business. 25% of Coverage A for Ordinance or Law with option to decrease to 10% for Renewals.
- Named Insured: LLC available for all products; corporation is also available for HO3 Tenant Occupied
- HO3 payment plans: Full Pay, 3 Pay, 4 Pay, and Monthly (requires auto pay)
- HO3 Wind Only payment plans: Full Pay and 3 Pay
- Wind Driven Rain optional endorsement available for Wind Only product
- Online Bill Pay with ACH, debit, and credit (Visa, American Express, and MasterCard)

ELIGIBILITY

- Wind Only: Homes built 1950 or later
- HO3: 1-4 Family Units in Building
- HO-3 and HO-3 Tenant Occupied: Homes built 1960 or later
- HO3 Wind Only: 1-2 Family Units in Building
- Homes over .10 miles (528 ft) from the coast
- Frame, Masonry and Masonry Veneer and ICF Construction
- \$100 per square foot minimum

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 and Wind Only: "Hard floor covering" limited to "room(s)" where loss or damage occurred
- HO3: Family Member Claimant—Section II: Liability and MedPay Limited to \$25,000.
- HO3: Firearms—Section II: Liability and MedPay limited to \$25,000
- HO3 Master Endorsement – Tenant Occupied: The amount that would otherwise be payable may be reduced by 30% for covered losses that result from the acts of negligence of a tenant or any of the tenant's relatives/guests when the tenant does not obtain a valid renters insurance policy (HO4).
- HO3 Master Endorsement – Tenant Occupied: Coverage Restrictions for Policies Vacant 30 days and greater the amount that would otherwise be payable may be excluded.
- \$10,000 Water Damage Limitation endorsement will be attached for homes 25 years old and greater.
- All Programs: Roof Payment Schedule Endorsement mandatory for all policies with roofs fifteen years or older. 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 • Dwellings or premises in need of maintenance, repair, or with unrepaired or unmitigated damage • Galvanized, cast iron and polybutylene plumbing

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

Wind Only: More than 2 paid windstorm or hail losses in the past 3 years or a total of more than \$20,000

CONTACT INFO

Quote, bind, pay & manage policies at: www.myGeoSource.com

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

UserID:



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.

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	HO3 Primary	HO3 Seasonal Secondary	LANDLORD HO3 Tenant Occupied	WIND ONLY Primary/Seasonal Secondary/Rental/ Vacant/Unoccupied
COVERAGE A: DWELLING	<ul style="list-style-type: none"> Issued at 100% Replacement Cost \$175,000-\$900,000 New Business/\$150,000-\$1,000,000 Renewal 	<ul style="list-style-type: none"> Issued at 100% Replacement Cost \$175,000-\$900,000 New Business/\$150,000-\$1,000,000 Renewal 	<ul style="list-style-type: none"> Issued at 100% Replacement Cost \$175,000-\$650,000 New Business/Limit \$150,000-\$750,000 Renewal 	<ul style="list-style-type: none"> Issued at 100% Replacement Cost \$150,000-\$900,000 New Business/\$100,000- Limit \$1,000,000 on Renewal Business
COVERAGE B: OTHER STRUCTURES	<ul style="list-style-type: none"> Issued at 10% of Coverage A Option to exclude or reduce/increase to 2%, 5%, 15%, or 20% of Coverage A 	<ul style="list-style-type: none"> Issued at 10% of Coverage A Option to exclude or reduce/increase to 2%, 5%, 15%, or 20% of Coverage A 	<ul style="list-style-type: none"> Issued at 10% of Coverage A Option to exclude or reduce/increase to 2%, 5%, 15%, or 20% of Coverage A 	<ul style="list-style-type: none"> Issued at 10% of Coverage A Option to exclude or reduce/increase to 2%, 5%, 15%, or 20% of Coverage A
COVERAGE C: PERSONAL PROPERTY	<ul style="list-style-type: none"> Issued at 50% of Coverage A Option to exclude or reduce to 45%, 40%, 35%, 30%, 25%, 20%, 15%, 10%, or 5% of Coverage A 	<ul style="list-style-type: none"> Issued at 50% of Coverage A Option to exclude or reduce to 45%, 40%, 35%, 30%, 25%, 20%, 15%, 10%, or 5% of Coverage A 	<ul style="list-style-type: none"> Issued at 5% of Coverage A Option to exclude (no coverage for increased limit on jewelry, watches, and furs) No option to increase Coverage C 	<ul style="list-style-type: none"> Issued at 50% of Coverage A with option to exclude or reduce to 45%, 40%, 35%, 30%, 25%, 20%, 15%, 10%, or 5% of Coverage A (Primary/Seasonal/Secondary) Issued at 5% of Coverage A with option to exclude (Rental/Vacant usage)
COVERAGE D: LOSS OF USE	Issued at 20% of Coverage A with option to exclude	Issued at 10% of Coverage A with option to exclude	Issued at 10% of Coverage A with option to exclude	10% of Coverage A with option to exclude
COVERAGE E: PERSONAL LIABILITY	<ul style="list-style-type: none"> Issued at \$300,000 Option to increase to \$500,000 if required by umbrella but not for LLCs 	<ul style="list-style-type: none"> Issued at \$100,000 with no option to increase or decrease coverage 	<ul style="list-style-type: none"> No Personal Liability Coverage Premises Liability issued at \$100,000 Option to reduce to \$50,000, increase to \$300,000, or to exclude. 	No Coverage
COVERAGE F: MEDICAL PAYMENTS	\$2,000	\$2,000	<ul style="list-style-type: none"> Issued at \$2,000 when Coverage E— Premises Liability is added Option to increase to \$5,000 	No Coverage
SECTION I DEDUCTIBLE (all other perils)	Issued at \$1,000 and can be increased to \$2,500 or \$5,000	Issued at \$1,000 and can be increased to \$2,500 or \$5,000	Issued at \$1,000 and can be increased to \$2,500 or \$5,000	<ul style="list-style-type: none"> Other windstorm/hail deductible of \$1,000 available only for policies with coverage A limit less than \$250,000 Other windstorm/hail deductible of \$2,500 available only for policies with coverage A limit less than \$600,000 Other windstorm/hail deductible option \$10,000
WINDSTORM/ HAIL DEDUCTIBLE	Issued at 2%, 3%, or 5% deductible options of Coverage A limit based on zip code and distance to coast	Issued at 2%, 3%, or 5% deductible options of Coverage A limit based on zip code and distance to coast	<ul style="list-style-type: none"> Issued at 2% or 5% of Coverage A limit based on zip code and distance to coast Options to increase or decrease to 2%, 3%, or 5% available for rental dwellings 	Hurricane deductible options are 2%, 3%, 5%, 10%, 12.5%, 15%, 17.5%, or 20% of Coverage A limit based on zip code and distance to coast
LOSS SETTLEMENT ON COVERAGES A & B Except for Roof Systems Fifteen Years or Older Damaged by Windstorm or Hail. See payment schedule.	Replacement cost protection up to 100% of Coverage A	Replacement cost protection up to 100% of Coverage A	Replacement cost protection up to 100% of Coverage A	Replacement cost protection up to 100% of Coverage A
LOSS SETTLEMENT ON COVERAGE C	Replacement cost (when Coverage C is included)	Replacement cost (when Coverage C is included)	Replacement cost (when Coverage C is included)	Replacement cost (when Coverage C is included)
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	16 broad form named perils	16 broad form named perils	Windstorm or Hail

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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
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.