

WIND ONLY	PROGRAM HIGHLIGHTS
COVERAGE A: DWELLING	<ul style="list-style-type: none"> • Primary, Seasonal, Secondary, Unoccupied, Rental/Landlord, or Vacant Dwellings • 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 • Wind Driven Rain: Optional Endorsement Available • Payment Plans: Full Pay and 3 Pay (Direct Bill) • Online Bill Pay with ACH, debit, and credit (Visa, American Express, and MasterCard)
COVERAGE B: OTHER STRUCTURES	
COVERAGE C: PERSONAL PROPERTY	
COVERAGE D: LOSS OF USE	
COVERAGE E: PERSONAL LIABILITY	
COVERAGE F: MEDICAL PAYMENTS	
DEDUCTIBLE – WIND/HAIL DEDUCTIBLE	ELIGIBILITY
HURRICANE DEDUCTIBLE	<ul style="list-style-type: none"> • Homes built 1950 and newer • HO3 Wind Only: 1-2 Family Units in Building • Homes over .10 miles (528 ft) from the coast • Frame, Masonry, and Masonry Veneer Construction • \$100 per square foot minimum
LOSS SETTLEMENT ON COVERAGES A & B	
LOSS SETTLEMENT ON COVERAGE C	IMPORTANT PROGRAM RESTRICTIONS
PERILS ON COVERAGES A, B & C	<ul style="list-style-type: none"> • CANCELLATIONS: Due to the seasonal nature of Wind exposure, unearned premium can only be refunded under certain circumstances. Please refer to the GeoVera Specialty Wind Only Underwriting Guidelines for these eligible circumstances. • NO Premium Financing
Windstorm or Hail	
CONTACT INFO	

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

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



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-WO-SC-UWRG-100520



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.