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## **APRIL 2024**

## OLDER MOBILE HOME PROGRAMS KEY HIGHLIGHTS

- No 4 Point Inspection Required.
- No Roof Age Requirement.
- No Prior Insurance Required.
- 55 years and newer if risk is in a Park or Subdivision (50 years if risk is Private Property). Please note: 1970 and Newer if Risk is placed in Preferred Park program. Ex-wind program allows 1962 and newer.
- Competitive Commission.
- As little as 3 Months Occupancy in some Programs.
- Up to 20 Acres of Land in GREAT LAKES Package Program.
- PC 10 or better.
- 10 Mile Coastal Set-back for counties with LLOYDS.
- As little as 3 Mile Coastal Set-back for ALL GREAT LAKES and CHUBB counties.
- Up to \$300,000 Limits of Liability for LLOYDS EX-WIND, CHUBB and GREAT LAKES Preferred Park Program.
- Up to \$100,000 Coverage A.
- Canals, Ponds and Lakes OK. If risk has a dock, photos are required of dock.
- Up to 2 farm animals allowed.
- Writes in the name of the Individual, LLC, Trust or Estate WITH Liability.
- Tiny Homes now accepted with LLOYDS. Must be over 200 Sq Feet and Must be Tied Down.

LLOYDS Available in the following Counties (Availability Based upon Zip Code): Alachua, Baker, Bay, Bradford, Brevard, Calhoun, Charlotte, Clay, Collier, Columbia, Desoto, Dixie, Escambia, Flagler, Gadsden, Gilchrist, Glades, Gulf, Hamilton, Hardee, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Manatee, Martin, Okaloosa, Orange, Osceola, Pasco, Putnam, Santa Rosa, Sarasota, Seminole, St. Lucie, Sumter, Suwannee, Taylor, Union, Volusia, Wakulla, Walton, Washington. (Availability is based upon zip code and county combination selected. Since the zip code availability listing is quite long, we've instead provided this general county listing for ease of use. Some counties listed above have significantly limited zip codes eligible for quoting per the carrier requirements. Please be aware that some county/zip code combinations you select may not be available for quoting - even though the county is listed above as open.)

<u>GREAT LAKES Available in the following Counties</u>: Alachua, Baker, Bay, Bradford, Calhoun, Citrus, Clay, Columbia, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Hernando, Holmes, Jackson, Jefferson, Lafayette, Leon, Levy, Liberty, Madison, Marion, Martin, Nassau, Okaloosa, Santa Rosa, St. Johns, St. Lucie, Suwannee, Taylor, Union, Volusia, Wakulla, Walton.

CHUBB Available in the following Counties: Alachua, Baker, Bay, Bradford, Brevard, Calhoun, Charlotte, Citrus, Clay, Collier, Columbia, Desoto, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Glades, Gulf, Hamilton, Hardee, Hendry, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jackson, Jefferson, Lafayette, Lake, Lee, Leon, Liberty, Madison, Manatee, Marion, Martin, Nassau, Okaloosa, Okeechobee, Orange, Osceola, Pasco, Pinellas, Polk, Putnam, Santa Rosa, Sarasota, Seminole, Sumter Suwannee, St Johns, St Lucie, Taylor, Union, Volusia, Wakulla, Walton, Washington.

Remember! Please call our Underwriting Department for exceptions or more information. We want to help you write the business, not turn it away.