



SOUTH FLORIDA PROGRAMS

MOBILE HOMES: (Ex-Wind)

- 1962 and Newer Mobile Homes.
- No Roof Age Restrictions.
- No 4 Point Inspection required.
- No Prior Insurance Required.
- Competitive Commission.
- Up to \$300,000 Liability.
- Occasional Rental Endorsement for Ex-Wind Owner Occupied business only.
- PC 10 or better.
- Photos NOT required IF risk is in an All Adult MH Park.
- Up to 2 farm animals allowed.
- Canals, Ponds and Lakes OK. If risk has a dock, photos are required of dock.
- Tiny Homes now accepted. Must be over 200 Sq Feet and Must be Tied Down.

HO3: (Ex-Wind)

- TIV up to \$2 Million.
- Liability Limits up to \$500,000.
- Medical Payments up to \$10,000.
- 1-4 Families Acceptable.
- Risks up to 5 Acres.
- Home Based Business or Daycare accepted with additional underwriting requirements.
- Tiny Homes (under 1000 sq ft) or Builders Risk Accepted
- Owner Occupied, Seasonal, Short-Term Rental, and owner occupied with roomers or boarders acceptable.
- All construction types acceptable.
- Optional Coverages: Incidental Farm and Ranch Endorsement, Limited Water Back-Up Sump Discharge or Overflow, Personal Property Replacement cost, Scheduled Personal Property coverage, Equipment Breakdown coverage, Identity Fraud Expense, Golf Cart Physical Loss.
- Sole Ownership, LLC's, Estates, Trusts, Corporations, Multiple/Joint Ownership, Contract for Deed, 1031 Exchange acceptable.
- AAIS Protection Class Codes will be used.
- Direct Bill Payment Plans Available.

HO6: (Ex-Wind)

- TIV up to \$2 Million.
- Occupancy Types: Owner Occupied, Rental, Short Term Rental, Seasonal
- Types of Dwellings: Detached, Semi-Detached, Townhome / Row Home, Multi Family
- Payment Options Available.
- Credits: 50 + yrs old, Central Fire Alarm, Central Burglar Alarm, Automatic Sprinklers, Gated Community
- Water Limitation on all policies.
- Minimum Required 10k of Personal Property.
- Max Loss of Use Limit is 20% of Coverage C.
- Full Range of Deductibles.
- Many coverage options available for property and liability. ***Some examples include equipment breakdown, schedule personal property and home business options.****
- Personal Liability and Premises Liability Limits up to \$500,000.
- Medical Payments up to \$10,000.
- Sole Ownership, LLC's, Estates, Trusts, Corporations, Multiple/Joint Ownership, Contract for Deed, 1031 Exchange acceptable.

COMMERCIAL:

- E&O Professional Liability
- OL&T Liability
- Plumbing
- Remodeling
- Roofing
- Special Events
- Tree Trimmers
- Various other classes

OTHER PROGRAMS:

- Crime Insurance
- Cyber Insurance
- Garage Keepers
- Surety Bond Program
- Workers Comp

QUESTIONS? Please call our office at (352) 638-9400