



# **HOMEOWNERS PROGRAM MANUAL FLORIDA**

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**GENERAL RULES**


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**100. FORM AND COVERAGE LIMITS**

COVERAGE	TRUE HO3 & HO5	SEE RULE
<b>A</b> – Dwelling*	\$350,000 to \$2,000,000	200
<b>B</b> – Other Structures	2% Coverage <b>A</b> included. (Limits from 1% to 20% available. Coverage may be excluded.)	210
<b>C</b> – Personal Property	0% to 75% of Coverage <b>A</b>	220
<b>D</b> – Loss of Use	10% of Coverage <b>A</b> (20% of Coverage <b>A</b> limit also available)	230
<b>E</b> – Personal Liability	\$100,000, \$200,000, \$300,000 or \$500,000	240
<b>F</b> – Medical Payments	\$1,000, \$2,500, \$5,000, or \$10,000	240
<i>*Limits in excess of maximum value must be approved by underwriting prior to binding.</i>		

**105. BINDING AUTHORITY**

A risk is not considered bound until a policy is issued in our rating system. Trusted Resource Underwriters Exchange does not permit ACORD binders.

Risk must meet the Eligibility/Underwriting guidelines. Agent's authority is for the limits stated and the forms of coverage outlined in the various sections of this guide. Any risk not meeting the guidelines, but judged by the agent to be a good risk, must be referred to Underwriting before binding.

Agent's binding authority for new business or for increases in coverage on existing business is suspended immediately when the National Hurricane Center (NHC) of the National Weather Service has issued a Tropical Storm Watch, Tropical Storm Warning, Hurricane Watch, or Hurricane Warning for any coastal area of Florida. Renewals will only be issued on an "as expiring" basis for coverage and perils; limits will only be increased to keep pace with established inflation factors. The Company will restore binding authority as soon as the NHC lifts the storm designation for all affected Florida Coastal areas.

If any exceptional circumstances exist which warrant the Company giving consideration to acceptance of additional liability, the line must be submitted to the Company's Underwriting Department for approval. An example is when coverage is required in order to close on the purchase of a home – in this situation, the agent must contact the Company for approval, and proof of the real estate closing must accompany the application along with the appropriate payment.

**110. CANCELLATION OR REDUCTION IN LIMITS OF LIABILITY OR COVERAGE**

- A.** Mandatory coverages may not be canceled unless the entire policy is canceled.
- B.** If insurance is increased or reduced, the additional or return premium shall be computed on a pro-rata basis.
- C.** The insured may cancel the policy at any time for any reason. We will refund any unearned premium on a pro-rata basis.

**115. CONSTRUCTION DEFINITIONS**

- A.** Frame – exterior wall of wood or other combustible construction, including wood-iron clad, stucco on wood or plaster on combustible supports, and aluminum or plastic siding over frame.
- B.** Masonry Veneer – exterior walls of frame construction veneered with brick or stone.

- C. Masonry – exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and floors and roof of combustible construction.
- D. Superior Construction – exterior walls, floors, and roof constructed of masonry other non-combustible materials.

Note: Mixed (Masonry/Frame) – a combination of both frame and masonry construction shall be classified as Frame when the exterior walls of frame construction (including gables) exceed 25% of total exterior wall area; otherwise classify as Masonry.

## 116. COVERED PERILS

### A. Section I Coverages – Property Damage

- 1. **Coverages A, B, & D** – All risks with certain exceptions (exclusions).
- 2. **Coverage C** – Accidental Discharge of Water or Steam, Aircraft, Explosion, Falling Objects, Fire or Lightning, Freezing, Riot or Civil Commotion, Snow or Sleet, Sudden accidental damage from electrical current, Sudden and accidental tearing apart of heating system or appliance, Theft, Vandalism or Malicious Mischief, Vehicles or Smoke, Volcanic Eruption, Weight of Ice, Windstorm or Hail.

### B. Section II Coverages – Liability

- 1. **Coverage E – Personal Liability** – Covers payments on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.
- 2. **Coverage F – Medical Payments** – Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

## 117. ELIGIBILITY

A Homeowners Policy may be issued:

- A. To the owner-occupant(s) of a dwelling which is used exclusively for private residential purposes (except as provided in section E. below) and contains not more than 2 families and with not more than 2 boarders or roomers per family; or
- B. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement **TRUE 09 634** – Additional Insured; or
- C. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 80% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Endorsement **TRUE 09 634** – Additional Insured; or
- D. It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability. Use Endorsement **TRUE 09 634** – Additional Insured.
- E. A Homeowners Policy shall not be used to cover any mobile home, trailer home, or house trailer.

**118. LOSS SETTLEMENT**

LOSS SETTLEMENT		
Coverage	Method	
	TRUE HO3	TRUE HO5
A	Replacement Cost	Replacement Cost
B	Replacement Cost	Replacement Cost
C	Actual Cash Value	Replacement Cost
D*	Actual Costs Incurred	Actual Costs Incurred
<i>*Loss reimbursements under this section are subject to a maximum recovery of 1/12 of the stated aggregate limit for each month that conditions exist which render the dwelling unfit for normal use.</i>		

**119. MANDATORY ENDORSEMENTS**

Windstorm Exterior Paint or Waterproofing exclusion (**HO 23 70**) is attached to all policies that include wind coverage in the following territories: 50, 70, 310, 320, 350, 360, 361, 380, 410, 420. This endorsement does not affect the premium.

**120. MINIMUM PREMIUM**

- A. The minimum premium charged for each policy written with wind coverage is:
  - 1. 0.3% of the Coverage **A** amount; or
  - 2. \$300;
 whichever is greater.
- B. For policies written without wind coverage the minimum premium applicable shall be \$300.
- C. If the minimum premium is larger than the calculated adjusted base premium, then the difference between the minimum premium and the calculated adjusted base premium shall be added to the premium as “Minimum Premium Adjustment”. (For example, if the calculated adjusted base premium is \$400 and the minimum premium is \$500, then the adjustment to the premium for this step in the calculation is \$500 - \$400 = \$100.)
- D. For purposes of determining if the calculated premium is larger than the minimum premium, all policy fees, assessments, and surcharges are not included in the calculated premium.
- E. If the policy premium is changed during the policy period due to an endorsement, the policy premium is recalculated including the applicability of the minimum premium.

**125. MULTIPLE COMPANY INSURANCE**

We will not provide coverage for a dwelling where the same coverage is provided by another insurance policy.

**130. POLICY TERM**

The policy term is for one year.

**135. PREMIUM CALCULATION**

Premium is calculated separately for “Hurricane” and “Non Hurricane” perils.

Please see Rule **1000** for the specific details of the rate order of calculation (ROC) used with this program.

**140. PREVIOUS CANCELLATIONS / NON-RENEWALS**

Risks previously canceled or non-renewed by another insurer must be referred to company prior to binding.

**141. NO PRIOR INSURANCE SURCHARGE**

For new policies, apply surcharge if applicant owns a home, but has not insured the property for the past 30 days. Does not apply to first time home buyers who do not currently own a home. The surcharge factor is 1.10 and is applied to the NHR premium.

**145. PROTECTION CLASS INFORMATION**

The Protection Class listings in the Public Protection Classification Manual apply. Use PC 10 for unclassified areas. In a classified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

Miles to Fire Station	Feet to Hydrant	Class
Less than 5	Less than 1,000	First PC
Less than 5	More than 1,000	9
More than 5		10

Protected Subdivision Rule: A dwelling located in a qualifying restricted subdivision will receive the rating of the responding fire department if:

- A. The subdivision is under development with recorded plat and paved roads where dwellings are built by licensed contractors subject to building restrictions as to type and square footage.
- B. The subdivision contains at least 10 houses.
- C. The subdivision is within 5 miles travel distance of a responding fire department.
- D. The home is located within 1,000 feet of fire hydrant, or responding fire department is equipped to transport water or pump water from swimming pools or other sources within 1,000 feet of the home.

Homes with this rating will be subject to audit. If the Protection Class is not updated by Insurance Services Office (ISO) within three policy terms, the proper ISO rating will be applied.

**150. RENEWAL**

If the company elects to offer renewal, policy may be renewed by the policyholder by paying the renewal premium prior to the expiration of the current policy. Renewal policy will be issued based on the premiums, forms and endorsements in effect at the time of renewal. A new declaration page as well as any revised policy forms will be sent to the insured. Copies of notices and declaration page will be sent to the mortgagee(s).

**152. SEASONAL/SECONDARY RESIDENCE SURCHARGE**

A dwelling unoccupied by its owner continuously for more than 4 months per year is considered secondary or seasonal. See the Trusted Resource Underwriters Exchange Underwriting Guidelines for eligibility of seasonal/secondary risks.

Homeowners Coverage on any residence premises other than the residence premise shown on the declarations page must be provided under a separate policy.

The surcharge factor is 1.10 for NHR and 1.20 for HUR portions of the premium.

**153. SINGLE BUILDING DEFINITION**

All buildings or sections of buildings that are connected by unprotected walls, floors, or doors shall be considered as a single building. Buildings that are separated by space shall be considered as separate buildings.

Buildings or sections of buildings, which are separated by a 6-inch reinforced concrete or 8-inch masonry party wall that pierces or rises to the underside of the roof and pierces or extends to the inner side of the exterior wall, shall be considered a separate building. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

**160. TRANSFER OR ASSIGNMENT**

No transfers or assignments are permitted. Each insured and/or property will require submission of a new application.

**165. WAIVER OF PREMIUM**

When a policy is endorsed or canceled after issuance, any additional premium or return premium of \$5 or less is waived. However, we will return any unearned premium upon request.

**167. PREMIUM ROUNDING RULE**

The premium shown on the policy and endorsements shall be rounded to two decimals (\$0.00).

**175. ADDITIONAL FEES AND CREDITS****EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND SURCHARGE**

An Emergency Management Preparedness and Assistance Trust Fund (EMPATF) surcharge of two dollars (\$2) shall be added to every policy on new or renewal business. The EMPATF surcharge is a flat charge and is fully earned. The EMPATF surcharge is non-commissionable.



**RESERVED FOR FUTURE USE**

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**LIMITS AND DEDUCTIBLES**


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**200. COVERAGE A – DWELLING**

Coverage **A** values are rounded to the nearest thousand before the application of Amount of Insurance Factors (see Rule **1040**) or any other rate factors or rules.

Agents may refer to Trusted Resource Underwriters Exchange Underwriting Guidelines for insurance to value requirements and practices.

**210. COVERAGE B – OTHER STRUCTURES**

Insured may select desired coverage limit for other structures located on the residence premises. Base rates include other structures coverage equal to 2% of Coverage **A**. The factor applies to both Hurricane and Non Hurricane premiums.

<b>% of Coverage A</b>	<b>Factor</b>
0%	0.980
1%	0.990
2%	1.000
5%	1.025
10%	1.060
15%	1.100
20%	1.140

Coverage **B** is excluded from the policy when a limit of 0% of Coverage is selected.

Use Endorsement **TRUE FL 187** – Exclusion of Section I – Other Structures Coverage, when a limit of 0% of Coverage **A** is selected.

**220. COVERAGE C – PERSONAL PROPERTY**

The insured may select desired coverage limit for personal property. Coverage **C** is available in increments of 5% (of Coverage **A**) up to a maximum personal property limit of 75% of Coverage **A**. Per Florida Statute 627.712 (3), contents may be excluded entirely. Base rates include contents coverage equal to 50% of Coverage **A**. Effective for new business with effective dates on and beyond 6/1/23: Coverage **A** amounts below \$750k will be subject to a minimum of 40% of Coverage **A**, those between \$750k and \$1mm will have a minimum of 30% of Coverage **A**, and those above \$1mm will have a minimum of 25% of Coverage **A**, unless contents coverage is excluded entirely.

% of Coverage A	Factor	
	Non Hurricane	Hurricane
0%*	0.850	0.750
5%	0.870	0.780
10%	0.890	0.810
15%	0.910	0.840
20%	0.930	0.870
25%	0.950	0.900
30%	0.960	0.920
35%	0.970	0.940
40%	0.980	0.960
45%	0.990	0.980
50%	1.000	1.000
55%	1.025	1.030
60%	1.050	1.060
65%	1.075	1.090
70%	1.100	1.120
75%	1.125	1.150

\*Contents coverage may be excluded completely upon written request of the policyholder (**TRUE FL 179**) and acceptance by the company. The Exclusion will apply to all subsequent renewals until removed. This endorsement may only be removed on the renewal anniversary date of the policy and upon payment of the appropriate premium.

Use Endorsement **TRUE FL 178** – Personal Property Exclusion Endorsement.

**230. COVERAGE D – LOSS OF USE**

Base rates include loss of use coverage equal to 10% of Coverage **A**. The following limits are available:

% of Coverage A	NHR Factor	HUR Factor
10%	1.000	1.000
20%	1.038	1.009

The factor applies to Hurricane and Non Hurricane premium.

**240. SECTION II LIMITS**

All policy forms provide basic limits of \$100,000 per occurrence for Coverage E, and \$1,000 per person for Coverage F.

Additional premium for increased limits in Broward, Dade, Indian River, Martin, Palm Beach and St. Lucie:

Coverage E – Liability		Coverage F – Medical Payments	
Limit	Additional Premium	Limit	Additional Premium
\$200,000	\$20	\$2,500	\$6
\$300,000	\$30	\$5,000	\$10
\$500,000	\$50	\$10,000	\$20

Additional premium for increased limits in all other counties not listed above:

Coverage E – Liability		Coverage F – Medical Payments	
Limit	Additional Premium	Limit	Additional Premium
\$200,000	\$10	\$2,500	\$6
\$300,000	\$15	\$5,000	\$10
\$500,000	\$30	\$10,000	\$20

**250. DEDUCTIBLES**

For all perils except hurricane (apply to NHR)

Amount	Factor
\$500	1.000
\$1,000	0.857
\$2,500	0.700
\$5,000	0.600
\$10,000	0.521
\$25,000	0.429
\$50,000	0.400

For losses due to Hurricane

Coverage A	Deductible					
	2% Cov A	5% Cov A	10% Cov A	15% Cov A	20% Cov A	25% Cov A
<=\$60,000	1.000	0.874	0.750	0.635	0.480	0.400
\$60,001 - 100,000	1.000	0.874	0.750	0.635	0.480	0.400
\$100,001 - 200,000	1.000	0.874	0.750	0.635	0.480	0.400
>\$200,000	1.000	0.874	0.750	0.635	0.480	0.400

The Hurricane deductible cannot be less than the Non Hurricane deductible.

Deductibles may only be changed at time of renewal.

**RESERVED FOR FUTURE USE**

**PAYMENT PLANS**

**300. PAYMENT PLANS**

Two optional payment plans are available in this program.

**General Rules**

The Payment Plan applies to policy premium only. All policy fees are due at policy inception. The selected payment plan must be indicated on the application. All future renewals will be billed by the same plan unless otherwise instructed by the insurer or agent.

Payment Plan	Down Payment %	Installment %	Installment Due
Semi-Annual (2 Pay)	55%	45%	On 180 <sup>th</sup> day
Quarterly (4 Pay)	31%	23%	On 90 <sup>th</sup> , 180 <sup>th</sup> and 270 <sup>th</sup> day

**Payment Fee Schedule for Semi-Annual**

If the total Premium including fees ranges from:		The Fee per Payment is
\$0	\$299	\$3
\$300	\$399	\$5
\$400	\$499	\$7
\$500+		\$9

**Payment Fee Schedule for Quarterly**

If the total Premium including fees ranges from:		The Fee per Payment is
\$0	\$299	\$3
\$300	\$399	\$4
\$400	\$499	\$5
\$500	\$649	\$6
\$650	\$799	\$7
\$800	\$949	\$8
\$950+		\$9

There is a \$15.00 service charge for NSF checks.

Please note that TRUE does not accept Premium Finance Agreements.

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## DISCOUNTS & SURCHARGES

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### 400. MAXIMUM DISCOUNTS & SURCHARGES

The discounts and surcharges below are applied as multiplicative factors to the Non Hurricane premium as indicated within each respective rule. The maximum cumulative rate impact from these discounts and surcharges cannot exceed 60%:

- A. Rule 405 Accredited Builder Discount
- B. Rule 520 Protective Device Discount
- C. Rule 530 Secured Community Discount
- D. Rule 531 Household Structure Discount
- E. Rule 431 New Purchase Discount

### 405. ACCREDITED BUILDER DISCOUNT

To qualify as an accredited builder, the builder must meet the following requirements:

- A. Builder must have at least 12 new home starts per year;
- B. Builder must be a member of a Home Builder Association;
- C. Builder must provide a Home Warranty; and
- D. Builder must adhere to more stringent construction specifications than required by code.

The discount is 5% and is applied to the Non Hurricane Premium.

### 406. PARTNER DISCOUNT

#### A. Auto Partner Joint Marketing Discount

Applies when the coverage is placed through a TRUE Joint Marketing Partner, and the named insured also maintains an automobile policy with that Joint Marketing Partner.

#### B. Affiliate Auto Discount

Applied when the named insured maintains an Affiliate Auto policy (an automobile policy with another of TRUE's affiliate companies) purchased through the same distribution program or marketing channel as the TRUE policy.

Customers can only qualify for one of the two available auto discounts. The discount is 10% and is applied to the Non Hurricane Premium.

**410. AGE OF HOME**

Age is determined by subtracting the year in which construction of the residence was completed from the year in which the policy is effective. Hurricane rates can be found in Appendix A under rule A.4. Age of Home. NHR age updates will be considered when all four major systems have been updated: HVAC, Electrical, Plumbing, and Roofing Materials.

NHR Age	Factor	NHR Age	Factor
0	0.388	18	1.447
1	0.447	19	1.476
2	0.515	20	1.478
3	0.573	21	1.478
4	0.631	22	1.504
5	0.699	23	1.504
6	0.757	24	1.504
7	0.816	25	1.504
8	0.883	26	1.504
9	0.942	27	1.504
10	1.000	28	1.494
11	1.060	29	1.494
12	1.130	30	1.494
13	1.210	31	1.417
14	1.295	32	1.417
15	1.386	33	1.398
16	1.447	34	1.398
17	1.447	35+	1.378

**415. YEAR BUILT BY FBC WIND SPEED ZONE**

Year built by Florida Building Code wind zone will apply to hurricane premium only. Rates can be found in Appendix A under rule A.8. Year Built by FBC WSZ.



**425. BUILDING CODE EFFECTIVENESS GRADING**

The Building Code Effectiveness Grading Schedule develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies may be eligible for special rating adjustments subject to the criteria in this section.

In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to 1 and 2 family dwellings and the other to multiple unit dwellings. The Public Protection Classification Manual will indicate the application of each grade.

The Building Code Effectiveness Grades for a community, and their effective dates, are provided in the Public Protection Classification Manual published by ISO Commercial Risk Services, Inc.

**A. Community Grading**

1. The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dated in the year of the effective date of the community grading, or later.
2. If a community is regraded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
3. Where certificates of occupancy are not issued, reasonable evidence of year of construction will be accepted.
4. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community application at the time the reconstruction is completed will apply.

**B. Individual Grading**

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is greater than 1, or the community is not participating in the program, exception rating procedures may apply.

Any building may be classified as Grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional based on an on-site inspection that determines whether such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm and/or hail hazard. This classification is effective only from the date of the certification.

**C. Ungraded and Non-Participating Risks**

Buildings that do not meet the criteria above for community or individual grading should be coded as “Ungraded”. Do not classify as 10.

**D. Maximum credit**

For a risk that is eligible for a premium credit under Rule 545 Windstorm Loss Mitigation Features, the combined credit factors obtained from Rule 425 and Rule 545 may not exceed 90%.

**BCEG Factor Table**

Grade	Factor		Grade	Factor	
	NHR	HUR		NHR	HUR
1	0.970	0.880	6	0.980	0.970
2	0.970	0.910	7	0.990	0.980
3	0.970	0.920	8	0.990	0.980
4	0.980	0.940	9	0.990	0.990
5	0.980	0.950	10	1.000	1.000
			Ungraded	1.000	1.000
			Non-Participating	1.010	1.010

**431. NEW PURCHASE DISCOUNT**

The discount is applied at new business if the applicant closed on the home within 90 days of the policy effective date and the home was inspected before purchase. The discount is reduced with each subsequent renewal and eventually drops off after the fourth renewal.

<b>Policy Term</b>	<b>NHR Factor</b>
No Discount	1.000
New Business	1.000
1st Renewal	1.000
2nd Renewal	1.000
3rd Renewal	1.000
4th Renewal	1.000
5th & Subsequent Renewals	1.000

**500. NUMBER OF STORIES**

This measures the number of stories above the property's foundation. This does not include the basement (including a walkout basement) level, if any, of a dwelling.

<b>Number of Stories</b>	<b>NHR Factor</b>	<b>HUR Factor</b>
1	0.950	1.000
1.5	1.000	1.000
2	1.100	1.000
2.5	1.150	1.000
3+	1.200	1.000
Bi-Level	1.100	1.000
Tri-Level	1.200	1.000

**510. ROOF AGE**

A Roof Age Credit Factor is applied to the Hurricane (HUR) rate calculation. Hurricane rates can be found in Appendix A under rule A.5. Roof Age.

Supporting documentation must be submitted to Underwriting if the defaulted roof age is disputed.

**520. PROTECTIVE DEVICES DISCOUNT****A. FIRE ALARM/SPRINKLER SYSTEM\***

1. Fire alarm reporting to fire or central station – factor of **0.990** applied to NHR premium; or
2. Complete home sprinkler system – factor of **0.980** applied to NHR premium.

Note: Sprinkler discount is not subject to the discount capping.

**B. BURGLAR ALARM\***

1. Complete local burglar alarm (covers all exterior doors & windows) – factor of **0.990** applied to NHR premium; or
2. Complete burglar alarm reporting to police or central station – factor of **0.980** applied to NHR premium

Note: Burglar alarm credits are not available when Coverage **C** limit is less than 40% of Coverage **A**.

**C. WATER LEAK DETECTION/SHUT OFF DEVICE**

1. Without Alarm: To be eligible a location must have a U.L. listed automatic water leak detection and control system which effectively monitors all areas containing plumbing devices and outlets and in the event of a leak, this system must close the master plumbing valve – factor of **0.950** applied to NHR premium; or
2. With Alarm: To be eligible a location must have a U.L. listed automatic water leak detection and control system which effectively monitors all areas containing plumbing devices and outlets and in the event of a leak, this system must close the master plumbing valve and must also activate the central (staffed) station alarm system – factor of **0.900** applied to NHR premium.

**530. SECURED COMMUNITY**

- A.** A single entry leads into the sub-division or community is protected by a 24-hour security patrol – factor of **0.900** applied to NHR premium; or
- B.** 24 hour-manned gates protect all entrances to community or passkey gates protect all entrances to the community – factor of **0.850** applied to NHR premium.

Note: Seasonal/Secondary residences are not eligible for this discount.

**531. SENIOR DISCOUNT**

The age is determined by subtracting the date of birth of the primary named insured from the policy effective date; the age is rounded down to the nearest whole number. In the event the age is 60 or greater, the customer will receive a 10% discount applied to the Non-Hurricane rate.

**545. WINDSTORM LOSS MITIGATION FEATURES****A. Eligibility**

1. When the policy covers the peril of Windstorm or Hail, a risk may be eligible for a premium credit if the dwelling has been built or retrofitted in conformance with the windstorm mitigation elements of the 2001 Florida Building Code (effective 3-1-2002) with respect to:
  - a. Type of roof covering
  - b. How the roof deck is attached to the structure
  - c. The technique and materials used in connecting the roof to the walls of the dwelling structure
  - d. The type and extent of materials used in protecting all openings to the dwelling structure
  - e. The geometry (or shape) of the roof
  - f. The extent of water resistance techniques employed in the roof construction
2. Other factors impacting the level of credit are:
  - a. The version of the Florida Building Code to which the construction of the dwelling was subject. The program differentiates construction between existing construction and new construction. These terms are defined in paragraph D. of this rule.
  - b. The location of the dwelling; proximity to the coast and terrain being the most significant factors.

**B. Mitigation Credit Tables**

Mitigation Credit Tables have been developed for implementation of this rule that apply to either new construction or existing construction by building type for the NHR. Hurricane rates can be found in Appendix A under rules A.6. Wind Mitigation New and A.7. Wind Mitigation Existing.

**C. Verification**

The company will require proof that substantiates the existence of loss mitigation features. This proof will be in the form of verification by a registered or licensed design professional certified building inspector or licensed General Contractor. A valid Florida Uniform Mitigation Verification Inspection Form (OIR-B1-1802) is available for use in satisfying this requirement. However, other signed and dated documentation from a duly qualified professional may be acceptable subject to underwriting review. The insured is responsible for the expense associated with substantiating the existence of the mitigation features. No verification documentation beyond shutter documentation, appropriate pictures and permit documents are required for dwellings constructed on or after March 1, 2002. Dwellings with a construction permit dated prior to 3-1-2002 must submit a valid Florida Uniform Mitigation Verification Inspection Form (OIR-B1-1802).

**D. Definitions of Terms**

1. **New Construction** – Risks constructed subject to the 2001 version of the Florida Building Code.
2. **Existing Construction** – Risks constructed prior to the March 1, 2002, or not built to the 2001 FBC.
3. **High Velocity Hurricane Zone (HVHZ)** – Miami-Dade and Broward Counties.
4. **Terrain**
  - Terrain D** – All barrier Islands and all risks within 600' of the coastline.
  - Terrain C** – Miami-Dade and Broward counties and all risks within 601' to 1500' of the coastline.
  - Terrain B** – All areas not included in Terrain D and C.
5. **FBC Wind Speed** – Design wind speed (3 second gusts) for the site location as determined by the wind speed map in figure 1606 of the 2001 Florida Building Code will be used for wind/hail and 1609A of the 2010 Florida Building Code will be used for hurricane.
6. **FBC Wind Design Speed** – Wind speed (3 second gusts) for which the structure is designed to withstand according to the FBC 2001. Basic (minimum) Wind Design Speeds (SDS) are established for each FBC Wind Speed Zone. When the WDS of the structure (1-4 unit building

built on or after January 1, 2002) exceeds the basic speed design, certification is required for premium credit. Use a valid Florida Uniform Mitigation Verification Inspection Form (OIR-B1-1802).

7. **Roof Cover** – The covering applied to the roof deck for weather resistance, fire classification or appearance. The most common roof covering materials in Florida are composition shingles and tiles. A key factor in roof covering performance is the method of attachment of the roof covering to the roof deck. The Florida Building Code 2001 (Section 1504) has material requirements and attachment specifications that are superior to common roof covering building practices in the past. For composition shingles, these requirements include self-seal strips and compliance with ASTM D-3161 (Modified for 110 mph). This requirement is commonly referred to as the “110 mph” rated shingle.
8. **FBC Equivalent** – The roof covering specifications of the 1994 SFBC also require improved attachment methods and testing to a similar protocol. Therefore, these roof coverings are considered to be sufficiently similar to FBC roof coverings to be classified in the “FBC Equivalent” category. The rating of roof covering for existing construction can be achieved by requiring the roofing contractor to certify that a prior installation met the 1994 SFBC or the FBC 2001 requirements. Otherwise the current roof covering should be rated as Non-FBC equivalent. Insurers should remind owners of existing houses that when they re-cover their roofs, they need to have their contractor certify that the installation meets the FBC 2001 Chapter 15 requirements in order to receive the new roof covering credit.
9. **Non-FBC Equivalent** – Roof coverings that do not meet the 1994 SFBC or the FBC 2001 requirements. (see above)
10. **Roof Deck Attachment** – The performance of the roof deck is of critical importance in keeping hurricane losses to a minimum. It usually only takes the loss of a small portion of the roof deck before the losses for the building become substantial. Rain enters into the building and produces water damage to the interior and contents.

The most common roof deck types are plywood and Oriented Strand Board (OSB) decks. Prior to the availability of plywood, the most common roof decking was dimensional lumber or tongue and groove boards. Dimensional lumber or tongue and groove boards are nominally thick and are laid in a fashion that is parallel to the ridge or diagonal to the ridge. These roof decks are fastened by at least two nails per truss/rafter connection. Because of the inherently large number of nails in dimensional lumber or tongue and groove, the uplift capacity is generally far greater than typical plywood/OSB decks.

By far the most important feature of roof decks is the attachment to the framing, which is usually achieved by nail fasteners. Nail size, type, spacing and penetration depth into the truss or rafters determines the uplift resistance of the deck. The difference in uplift capacity of 8d (2 ½ inch) nails at a typical nail spacing and 6d (2”) nails at the same spacing is a factor of about two times stronger, which makes a significant difference in deck performance in hurricanes.

The thickness of the deck material is also important primarily in the determination of the penetration depth on the nail into the truss/rafter. Prescriptive building codes specify longer nails for thicker decks.

- a. **Level A for Non-Hurricane/Level I for Hurricane** – Plywood/OSB nailed with 6 penny common nails at 6” spacing on the edge and 12” in the field on 24” truss spacing. This provides for a mean uplift resistance of 55 lbs per sq ft.
- b. **Level B for Non-Hurricane/Level II for Hurricane** – Plywood/OSB nailed with 8 penny common nails at 6” spacing on the edge and 12” in the field on 24” truss spacing. This provides for a mean uplift resistance of 103 lbs per sq ft.
- c. **Level C for Non-Hurricane/Level III for Hurricane** – Plywood/OSB nailed with 8 penny common nails at 6” spacing on the edge and 6” spacing in the field on 24” truss spacing. Within 4’ of a gable end the nail spacing is 4”. This provides for a mean uplift resistance of 182 lbs per sq ft. for non-gable end locations and 219 lbs per sq ft. for gable end locations.

- d. **Level D for Non-Hurricane/Level IV for Hurricane** – Dimensional lumber and tongue and groove decks. Over 90% of the RCMP inspected dimensional lumber decks have 8d or greater nails. The case of two 8d nails per board produces a mean uplift resistance of 338 lbs per sq ft.

Non-Hurricane rates can be found in 545.F below and Hurricane rates can be found in A.6. and A.7. in Appendix A.

There are many technical issues that affect the proper rating of the roof deck including a variety of available nail sizes, nail penetration depths, the consideration of missed nails, etc. Proper inspection guidelines and training are essential to determining the deck attachment of existing residences.

11. **Roof-wall Connection** – The roof to wall connection is another critical connection that keeps the roof on the building and acts to transfer the uplift loads into the vertical walls. This connection is key to the performance of the building due to the large negative pressures acting on the roof. Verification of the type of roof to wall connection requires access to the attic to inspect for accurate house rating. There are several manufacturers of the metal connectors for hurricane uplift connectors and each company has a fairly wide line of products. For practical purposes, a classification is used to distinguish the uplift capacity of these connections based on connector type. The most important feature of any of these connectors – other than toe nails, is that the fasteners used to transfer the loads from rafter/truss to strap to top plate or side wall are always loaded in shear (perpendicular to the nail direction) or the strap is embedded into the bond beam of the masonry wall. Proper installation is critical to connector performance.
  - a. **Toe Nails** – A common connection detail in non-hurricane prone areas is the toe-nail, where approximately 3 nails are driven at an oblique angle through the rafter and into the top plate.
  - b. **Clips** – Clips are defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. The metal does not wrap around the top of the rafter/truss and the clip is only located on one side of the connection.
  - c. **Single wraps** – The wrap style straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.
  - d. **Double wraps** – Straps that are wrapped on both sides of the top plate. Double wraps have twice the capacity of a single wrap.
12. **Reinforced Concrete Roof Deck** – Although not very common in residential roof construction in Florida, there are homes constructed with concrete roof decks. When these homes are equipped with wind-borne debris impact resistant opening protection, they are extremely resistant to building failures. To qualify for this type of construction, the roof deck must be designed and constructed in accordance with ACI (American Concrete Institute) 318, including integral construction with a masonry wall system.
13. **Opening Protection** – Openings in the wall and roof include windows, doors, sliding glass doors, skylights and garage doors. Gable end vents and other roof vents are not considered openings for purposes of this program. Openings are vulnerable to wind-borne debris impacts in hurricanes and other windstorms. Typical single and double strength glazing are easily broken by impact from lightweight debris that is generated from roof covering failures during high winds. In addition, heavier debris such as roof tiles, 2x4 wood members and plywood will easily penetrate openings that are not protected by impact resistant products.

The protection of openings is perhaps the greatest single loss mitigation strategy for a building. The reason for this is that once a window or door fails, the pressure inside the structure increases due to the breach in the building envelope. This positive pressure inside the building produces an additive load on the building envelope which can be up to twice the load the building would experience without the breach.

**Hurricane Impact (Class A)** – Either all exterior wall and roof openings, or only all glazed exterior wall and roof openings, in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of one of the following:

- a. SSTD12;
- b. ASTM E 1886 and ASTM E 1996 (Missile Level C – 9lb);
- c. Miami-Date PA 201, 202 and 203; or
- d. Florida Building Code TAS 201, 202 and 203.

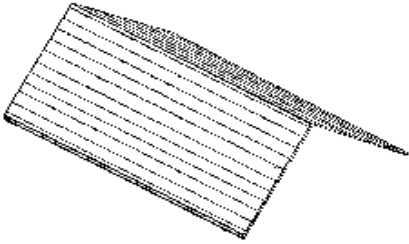
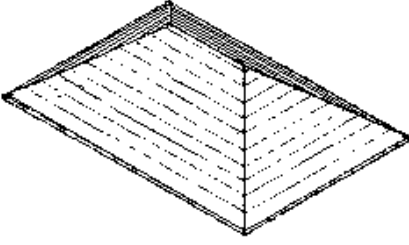
**Basic Impact (Class B)** – Either all exterior wall and roof openings, or only all glazed exterior wall and roof openings, in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of ASTM E 1886 and ASTM E 1996 (missile Level B – 4.5 lb).

**14. Roof Shape** – Roof shape refers to the geometry of the roof and not the type of roof covering. There are many common roof shapes in residential construction. Gable and hip are the most common although flat, Dutch hip, gambrel, mono slope and many shape combinations are possible.

**Gable roofs** have vertical walls that extend all the way to the top of the inverted V and are very common throughout Florida.

A **hip roof** has sloping ends and sloping sides down to the roof eaves line. In order to qualify for the hip roof wind mitigation credit, the hip roof must have no other roof shapes greater than 10% of the total roof system perimeter.

Roof shape determines the aerodynamic pressure loads experienced by the roof due to wind flow and wind direction. Gable and hip shapes and their combinations comprise more than 90% of the residential buildings.

Roof Type	Description	Figure
GABLE ROOF	A roof sloping downward in two parts from a central ridge, so as to form a gable at each end.	
HIP ROOF	A roof having sloping ends and sides meeting at an inclined projecting angle.	



Secondary Water Resistance (SWR) – Secondary water resistance is a layer of protection that protects the building if the roof covering fails. This mitigation technique is aimed at keeping rainwater out of the house once the roof covering fails. Generally, roof coverings begin to peel off in peak wind gusts ranging from about 70 to 100 mph. The underlayment (felt) also is easily torn and becomes separated from the roof deck, exposing the house interior to water damage. Water enters through the space between the pieces of the roof deck. SWR covers these seams and provides for redundant water proofing of the house.

The most economical way to achieve SWR is to apply Self-Adhering Modified Bitumen Tape to the plywood joints. This self-adhering tape is generally known as Ice & Water Shield or Peel N Seal and is a rubber like product that is applied directly to a roof deck to prevent damage from ice dams in northern climates. Here, the product is applied to the outside of a clean plywood/OSB deck prior to the application of regular underlayments and roof covering. The application of SWR is done when a new roof covering is being put on the house.

Another way to achieve SWR is a foamed polyurethane structural adhesive applied from inside the attic to cover the joints between all plywood sheets. Note that this product is also used to reinforce the connection between the trusses and roof sheathing, qualifying for improved roof deck attachment. Structural adhesives that meet standard AFG-01 should not be confused with foamed insulating products.

The verification of SWR must be done at the time of application since, once covered, it is difficult to verify. The foamed structural adhesive applied from inside the attic however, is readily verified with an attic inspection. Roofing contractors should complete a form to provide certification for the owner in order to receive this credit. Note: underlayments or hot-mopped felts are not SWR.

FBC 2001 Construction – Dwellings built to the standards of Florida Building Code 2001 which became effective 3/1/2001.

**Enclosed Building** – An enclosed structure is designed assuming that all openings are closed and, therefore, the wind loads are determined using a small internal pressure inside the building.

**Partially Enclosed** – A partially enclosed building is designed assuming that one or more areas of the building are open to allow wind to enter the building and pressurize the interior. This pressurization means that individual parts of the building must be designed to withstand greater wind loads than an “enclosed” building and thus are stronger than the similar features of an “enclosed” house. However, the openings (windows, doors, etc.) in partially enclosed designs are vulnerable to wind-borne debris impact failures and the resulting wind and rain water damage to the building interior and contents.

For insurance rating purposes, clearly the design option chosen for a house in the Wind-Borne Debris Region of the FBC is a key factor in hurricane loss mitigation. Enclosed designs in the Wind-Borne Debris Region will have all glazed openings protected for debris impact. These buildings will perform better than partially enclosed designs and will have lower losses.

**E. WINDSTORM LOSS REDUCTION FOR NEW CONSTRUCTION (TABLE 1)**

**Dwellings with a Construction Permit Dated March 1, 2002 and Later**

FBC = FLORIDA BUILDING CODE

HVHZ = HIGH VELOCITY HURRICANE ZONE (Miami-Dade and Broward counties, FBC sections 202 AND 1611ff)

WBDR = WIND BORNE DEBRIS REGION

SWR = SECONDARY WATER RESISTANCE

REINFORCED CONCRETE ROOF DECK includes SWR; Integral with Reinforced Masonry Walls

PART. ENCL = PARTIALLY ENCLOSED

FBC 2001 CONSTRUCTION						FRAME, MASONRY, OR REINFORCED MASONRY							
						OTHER ROOF SHAPE				HIP ROOF SHAPE			
ROOF DECK	TERRAIN EXPOSURE	FBC WIND SPEED (MPH)	WIND SPEED OF DESIGN (MPH)	INTERNAL PRESSURE DESIGN	WBDR	NO OPENING PROTECTION		OPENING PROTECTION		NO OPENING PROTECTION		OPENING PROTECTION	
						NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
OTHER ROOF DECK OR DIMENSIONAL LUMBER DECK	B	100	≥100	ENCLOSED	NO	0.68	0.69	0.74	0.74	0.78	0.79	0.81	0.81
	B	110	≥110	ENCLOSED	NO	0.72	0.73	0.78	0.78	0.78	0.79	0.82	0.83
	B	≥120	≥120	ENCLOSED	NO	0.74	0.75	0.79	0.79	0.78	0.78	0.82	0.82
	B OR C	≥120	≥120	ENCLOSED / PART. ENCL	YES	0.77	0.80	0.82	0.84	0.81	0.83	0.85	0.86
	HVHZ			ENCLOSED	YES			0.82	0.84			0.85	0.86
REINFORCED CONCRETE ROOF DECK	B	ANY		ENCLOSED	NO	0.81	0.81	0.85	0.85	0.81	0.81	0.85	0.85
	B	ANY		ENCLOSED / PART. ENCL	YES	0.82	0.82	0.85	0.85	0.82	0.82	0.85	0.85
	C	ANY		ENCLOSED / PART. ENCL	YES	0.81	0.81	0.89	0.89	0.81	0.81	0.89	0.89
	HVHZ			ENCLOSED	YES	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89

F. WINDSTORM LOSS REDUCTION CREDITS FOR EXISTING CONSTRUCTION (TABLE 2)

Dwellings Constructed prior to FBC 2001				TERRAIN B – 2% DEDUCTIBLE				TERRAIN C – 2% DEDUCTIBLE				
				FRAME, MASONRY, OR REINFORCED MASONRY								
ROOF COVER	ROOF DECK ATTACHMENT	ROOF-WALL CONNECTION	OPENING PROTECTION	ROOF SHAPE				ROOF SHAPE				
				OTHER		HIP		OTHER		HIP		
				NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	
NON – FBC EQUIVALENT	A (6d@ 6" / 12")	TOE NAILS	None	0.00	0.06	0.47	0.50	0.00	0.07	0.28	0.32	
			Basic – Windows or All	0.35	0.42	0.62	0.65	0.29	0.38	0.56	0.62	
			Hurricane – Windows or All	0.44	0.51	0.66	0.70	0.39	0.48	0.64	0.72	
		CLIPS	None	0.35	0.42	0.62	0.66	0.18	0.26	0.44	0.51	
			Basic – Windows or All	0.47	0.54	0.68	0.73	0.38	0.48	0.64	0.72	
			Hurricane – Windows or All	0.50	0.57	0.70	0.74	0.44	0.54	0.68	0.76	
		SINGLE WRAPS	None	0.35	0.43	0.62	0.67	0.20	0.28	0.45	0.51	
			Basic – Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72	
			Hurricane – Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76	
		DOUBLE WRAPS	None	0.35	0.43	0.62	0.66	0.21	0.28	0.45	0.51	
			Basic – Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72	
			Hurricane – Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76	
	B (8d@ 6" / 12")	TOE NAILS	None	0.09	0.14	0.49	0.52	0.09	0.14	0.29	0.33	
			Basic – Windows or All	0.46	0.51	0.63	0.66	0.44	0.50	0.59	0.64	
			Hurricane – Windows or All	0.56	0.61	0.68	0.71	0.55	0.61	0.69	0.74	
		CLIPS	None	0.58	0.65	0.68	0.73	0.38	0.44	0.57	0.65	
			Basic – Windows or All	0.65	0.70	0.73	0.76	0.63	0.71	0.73	0.79	
			Hurricane – Windows or All	0.66	0.72	0.73	0.77	0.69	0.78	0.76	0.83	
		SINGLE WRAPS	None	0.60	0.68	0.68	0.73	0.48	0.58	0.60	0.71	
			Basic – Windows or All	0.67	0.73	0.73	0.77	0.67	0.76	0.74	0.81	
			Hurricane – Windows or All	0.68	0.73	0.73	0.77	0.70	0.80	0.76	0.83	
		DOUBLE WRAPS	None	0.60	0.68	0.68	0.73	0.51	0.63	0.61	0.72	
			Basic – Windows or All	0.67	0.73	0.73	0.77	0.68	0.79	0.74	0.82	
			Hurricane – Windows or All	0.68	0.74	0.73	0.77	0.71	0.81	0.76	0.83	
	C (8d@ 6" / 6") AND D (8d@ 6" / 6") DIMENSIONAL LUMBER DECK	TOE NAILS	None	0.09	0.14	0.49	0.51	0.09	0.14	0.29	0.33	
			Basic – Windows or All	0.46	0.51	0.63	0.66	0.45	0.51	0.59	0.64	
			Hurricane – Windows or All	0.57	0.61	0.68	0.71	0.56	0.61	0.69	0.74	
		CLIPS	None	0.59	0.65	0.68	0.73	0.39	0.45	0.57	0.65	
			Basic – Windows or All	0.65	0.70	0.73	0.76	0.64	0.71	0.73	0.79	
			Hurricane – Windows or All	0.67	0.72	0.73	0.77	0.71	0.79	0.76	0.83	
		SINGLE WRAPS	None	0.62	0.69	0.68	0.73	0.49	0.60	0.61	0.73	
			Basic – Windows or All	0.68	0.73	0.73	0.77	0.69	0.78	0.75	0.82	
			Hurricane – Windows or All	0.68	0.74	0.73	0.77	0.73	0.81	0.76	0.83	
		DOUBLE WRAPS	None	0.62	0.70	0.68	0.73	0.55	0.71	0.61	0.74	
			Basic – Windows or All	0.68	0.74	0.73	0.77	0.72	0.81	0.76	0.83	
			Hurricane – Windows or All	0.69	0.74	0.73	0.77	0.74	0.83	0.77	0.84	
	FBC EQUIVALENT	A (6d@ 6" / 12")	TOE NAILS	None	0.11	0.14	0.55	0.56	0.07	0.10	0.33	0.36
				Basic – Windows or All	0.47	0.49	0.70	0.71	0.39	0.42	0.63	0.65
				Hurricane – Windows or All	0.57	0.58	0.75	0.76	0.49	0.52	0.73	0.75
			CLIPS	None	0.49	0.50	0.72	0.73	0.28	0.30	0.53	0.54
				Basic – Windows or All	0.60	0.62	0.78	0.78	0.50	0.53	0.73	0.76
				Hurricane – Windows or All	0.63	0.65	0.79	0.80	0.56	0.58	0.78	0.80
			SINGLE WRAPS	None	0.49	0.50	0.72	0.73	0.30	0.32	0.53	0.55
				Basic – Windows or All	0.60	0.62	0.78	0.78	0.51	0.54	0.73	0.76
				Hurricane – Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
			DOUBLE WRAPS	None	0.49	0.51	0.72	0.73	0.30	0.33	0.53	0.55
				Basic – Windows or All	0.61	0.62	0.78	0.78	0.51	0.54	0.73	0.76
				Hurricane – Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
B (8d@ 6" / 12")		TOE NAILS	None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37	
			Basic – Windows or All	0.55	0.57	0.71	0.72	0.51	0.53	0.66	0.67	
			Hurricane – Windows or All	0.66	0.67	0.76	0.77	0.63	0.64	0.76	0.78	
		CLIPS	None	0.70	0.71	0.78	0.79	0.46	0.48	0.66	0.68	
			Basic – Windows or All	0.75	0.76	0.81	0.82	0.71	0.74	0.81	0.83	
			Hurricane – Windows or All	0.77	0.78	0.82	0.83	0.78	0.81	0.84	0.86	
		SINGLE WRAPS	None	0.73	0.74	0.78	0.79	0.58	0.61	0.71	0.74	
			Basic – Windows or All	0.78	0.79	0.82	0.83	0.76	0.79	0.83	0.85	
			Hurricane – Windows or All	0.78	0.80	0.82	0.83	0.80	0.83	0.84	0.86	
		DOUBLE WRAPS	None	0.73	0.75	0.78	0.79	0.63	0.67	0.72	0.76	
			Basic – Windows or All	0.78	0.80	0.82	0.83	0.78	0.82	0.83	0.86	
			Hurricane – Windows or All	0.78	0.80	0.82	0.83	0.80	0.84	0.84	0.86	
C (8d@ 6" / 6") AND D (8d@ 6" / 6") DIMENSIONAL LUMBER DECK		TOE NAILS	None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37	
			Basic – Windows or All	0.56	0.57	0.71	0.72	0.51	0.54	0.66	0.67	
			Hurricane – Windows or All	0.66	0.68	0.76	0.77	0.63	0.65	0.76	0.78	
		CLIPS	None	0.70	0.72	0.78	0.79	0.46	0.48	0.66	0.69	
			Basic – Windows or All	0.76	0.77	0.81	0.82	0.73	0.74	0.81	0.83	
			Hurricane – Windows or All	0.78	0.78	0.82	0.83	0.80	0.82	0.84	0.86	
		SINGLE WRAPS	None	0.74	0.76	0.78	0.79	0.60	0.63	0.72	0.76	
			Basic – Windows or All	0.78	0.80	0.82	0.83	0.78	0.81	0.83	0.86	
			Hurricane – Windows or All	0.79	0.80	0.82	0.83	0.82	0.84	0.84	0.86	
		DOUBLE WRAPS	None	0.74	0.76	0.78	0.79	0.68	0.74	0.73	0.78	
			Basic – Windows or All	0.79	0.81	0.82	0.83	0.81	0.84	0.84	0.86	
			Hurricane – Windows or All	0.79	0.81	0.82	0.83	0.83	0.86	0.84	0.87	
REINFORCED CONCRETE ROOF DECK			None	0.82	0.82	0.82	0.82	0.80	0.80	0.80	0.80	
			Basic – Windows or All	0.84	0.84	0.84	0.84	0.88	0.88	0.88	0.88	
			Hurricane – Windows or All	0.84	0.84	0.84	0.84	0.88	0.88	0.88	0.88	

**PREMIUM CREDIT COMPUTATION**

In determining which Windstorm Loss Reduction Credit Table to use, it is necessary to know when the dwelling was built and to which edition of the Florida Building Code the construction of dwelling was subject. Existing Construction tables apply to all residential construction built prior to the implementation of Florida Building Code 2001, which became effective March 1, 2002. Post Construction Tables apply to all residential construction built after the implementation of, and subject to, Florida Building Code 2001, which became effective March 1, 2002.

- A. Referring to the Florida Uniform Mitigation Verification Inspection Form (**OIR-B1-1802**) provided by the insured, identify the construction material and features present in the structure.
- B. Refer to Paragraph D. Definitions of Terms, of this rule to determine the applicable Terrain of the risk location.
- C. Based on the above information, locate the applicable credit in the rating tables.
- D. Select the appropriate loss reduction credit from the Tables provided in Rule **545**. The credit applies to 5% of the NHR premium.
- E. Select the appropriate loss reduction credit from the Tables provided in A.6. and A.7. and apply this credit to 100% of the HUR premium.
- F. Include in the rate order of calculation as shown in Rule **1000** to determine premium credit.

**550. WINDSTORM OR HAIL EXCLUSION**

Per Florida Statute 627.712 (2), the perils of Windstorm and Hail may be excluded. Further, we will require this endorsement in some territories based on capacity.

If Windstorm or Hail coverage is excluded and the insured property is not eligible for wind-only coverage from CPIC, the policyholder must use form **TRUE FL 180** and personally write and provide to the Company in his or her own handwriting, signing his or her name (and signed by any other named insured on the policy) the following statement (the statement must also be dated): "I do not want the insurance on my home/mobile home/condominium unit to pay for damage from windstorms or hurricanes. I will pay those costs. My insurance will not."

A written statement from any mortgage holder or lienholder must also be sent to the Company approving of the policyholder electing to exclude windstorm or hurricane coverage from the policy.

All necessary documents must be received and approved by the Company prior to the attachment of the exclusion to the policy. The Exclusion will apply to all subsequent renewals until removed. This endorsement may only be removed on the renewal anniversary date of the policy and upon payment of the appropriate premium.

When wind or hail are excluded, apply the following premium factors: **NHR: 0.950 HUR: 0.000.**

RESERVED FOR FUTURE USE

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## ADDITIONAL COVERAGE OPTIONS

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### 600. ADDITIONAL AMOUNTS OF COVERAGE A

This endorsement is intended to cover additional costs of construction that are incurred due to increases in the cost of construction that occur during the policy period. Increased construction cost is normally the result of increased demand relative to supply of labor and materials that can occur subsequent to a catastrophic loss that impacts a substantial number of properties in a region. Additional coverage options provided by this endorsement are 20% of Coverage A.

Coverage must be written for 100% of replacement cost at policy inception.

This endorsement does not cover increased construction costs attributable to laws or ordinances governing construction.

**Additional premium:**

**(1.3% of NHR Base X Terr Fac X AOI Fac X PC Fac X Age Fac X (.95 + .05 X (1-WPC))) + (1.3% of HUR Base X Location ID Fac X AOI Fac X Const Fac X YB by FBC WSZ Fac X Age Fac X (WPC))**

Use Endorsement **HO 23 69** – Specified Additional Amount of Insurance for Coverage A – Dwelling.

### 631. EQUIPMENT BREAKDOWN

The Equipment Breakdown Endorsement provides coverage for mechanical and equipment breakdown and electronic circuitry impairment when perils for such equipment or electronic circuitry would have been excluded under the Homeowners policy. This coverage has a limit of \$100,000 and a \$10,000 sub-limit per occurrence for each:

- expediting expense; and
- spoilage and pollutant cleanup and removal.

**Premium per policy: \$0.011 per \$100 of Coverage A**

A \$500 deductible applies to this coverage.

Use Endorsement **TRUE HO HSP** – Equipment Breakdown Endorsement.

### 632. SERVICE LINE COVERAGE

The Service Line Coverage Endorsement provides coverage against wear and tear, rust, corrosion, decay, deterioration, collapse, electrical and mechanical pressure systems breakdown, or freezing to the piping or wiring that provides utility services to the residence premises. The Service Line Coverage per occurrence limit is \$10,000 with a sub-limit of \$500 per occurrence for each:

- loss of use;
- outdoor property; and
- expediting expense.

**Premium per policy: \$50**

A \$500 deductible applies to this coverage.

Use Endorsement **TRUE HO SLC** – Service Line Coverage.

**650. GOLF CART – PHYSICAL DAMAGE & LIABILITY COVERAGE**

Extends Section I and II coverages to losses arising from the ownership and operation of a golf cart.

Coverage does not apply when golf cart is:

1. used to carry persons for a charge;
2. used for business purposes;
3. rented to others; or
4. being used outside the boundaries of a retirement community or limited access community unless being used for golfing purposes or traveling to or from a golf course.

**Option 1:**

For an additional premium of **\$75** (\$50 for each additional golf cart includes special limits of a liability as follows:

Coverage	Limit
Coverage C – Personal Property	\$5,000
Coverage E– Personal Liability	\$50,000 CSL
Coverage F – Medical Payment to Others	\$5,000

**Option 2:**

For an additional premium of **\$100** (\$70 for each additional golf cart includes special limits of liability as follows:

Coverage	Limit
Coverage C – Personal Property	\$5,000
Coverage E – Personal Liability	\$100,000/300,000 BI; \$100,000 PD
Coverage F – Medical Payment to Others	\$5,000

The personal property coverage provided by these endorsements are additional insurance.

The limits of liability shown above replace the limits of liability shown on the declarations page for any and all covered losses resulting from the operation of your golf cart.

Use Endorsement **TRUE FL 616** – Golf Cart Coverage Endorsement.

**660. SPECIAL COMPUTER COVERAGE**

Provides coverage for computers and related equipment against additional risks of physical loss subject to certain exclusions. In addition, this endorsement permits business use of a personal computer. This coverage is available to a maximum limit of \$20,000.

Additional premium: \$6 for each \$1,000

Use Endorsement **TRUE 664** – Special Computer Coverage.

**665. HURRICANE-SCREENED ENCLOSURES AND CARPORTS COVERAGE**

Provides coverage for loss caused by hurricane to aluminum framing for screened enclosures and carports permanently attached to the dwelling. This endorsement does not provide coverage for screen material or costs associated with removing or replacing screens. This endorsement does not increase the limit of liability for Coverage **A**. The Limit of Liability for this coverage may be purchased in \$5,000 increments from \$10,000 to \$75,000.

**Additional Premium:**

**HUR Base X Location ID Factor X 2.5 X Year Built by FBC WSZ Factor X Deductible Factor X Percentage Surcharge from the table below.**

Limit	Surcharge
\$10,000	10%
\$15,000	15%
\$20,000	20%
\$25,000	25%
\$30,000	30%
\$35,000	35%
\$40,000	40%
\$45,000	45%
\$50,000	50%
\$55,000	55%
\$60,000	60%
\$65,000	65%
\$70,000	70%
\$75,000	75%

Use Endorsement **TRUE FL 603** – Hurricane Coverage for Attached Aluminum Screen Enclosures, Carports, and Sheds.

**675. FAMILY CYBER PROTECTION (TRADE SECRET)**

- A.** The policy may be endorsed to provide Family Cyber Protection.
- B.** Coverage provided under this optional coverage can be found in the schedule of endorsement form **TRUE 615**.
- C.** Premium per policy term will vary by selected deductible option:
  - 1. \$500 deductible option per policy fee is \$52.75.
  - 2. \$1,000 deductible option per policy fee is \$34.90.

Use Endorsement **TRUE 615** – Family Cyber Protection



**690. LIMITED FUNGI, WET OR DRY ROT OR BACTERIA COVERAGE**

**Section I Coverage**

The basic policy includes \$10,000 Section I coverage for Fungi (Mold), Wet or Dry Rot or Bacteria. Coverage can be increased up to a \$50,000 limit.

	Section 1		Additional Premium
	Per Loss	Aggregate	
<b>Basic/Default</b>	\$10,000	\$10,000	\$0
<b>Option 1</b>	\$25,000	\$50,000	\$60
<b>Option 2</b>	\$50,000	\$50,000	\$90
	Section 2		
<b>Only Option</b>	\$50,000	\$50,000	\$0

Any request for the \$50,000 limit will be on a NON-Binding basis. Trusted Resource Underwriters Exchange will perform a physical inspection of the home and the increased limits will be added to the policy based upon underwriting approval.

**Section II Coverage**

Fungi, mold, wet or dry rot, or bacteria Section II coverage is limited under the policy to a sublimit of \$50,000. Higher limits are not available.

Use Endorsement **TRUE 09 624** – Limited Fungi, Wet or Dry Rot or Bacteria Coverage Endorsement.

**710. ORDINANCE OR LAW COVERAGE**

Provides coverage for increases in cost of reconstruction, repair, or demolition of property that results from local laws or ordinances regulating such. Base rates include a limit of 10% of Coverage A.

Additional coverage provided by this endorsement is limited to 25% or 50% of the Coverage A policy limit Per Florida Statute 627.7011(b), this endorsement with 25% limit will automatically be provided to any HO3 issued unless the insured signs a rejection.

**Additional Premium: 25% Limit**

**(2.5% of NHR Base X Terr Fac X AOI Fac X PC Fac X Age Fac X (.95 + .05 X (1-WPC))) + (2.5% of HUR Base X Location ID Fac X AOI Fac X Const Fac X Year Built by FBC WSZ Fac X Age Fac X (WPC))**

**Additional Premium: 50% Limit**

**(3.8% of NHR Base X Terr Fac X AOI Fac X PC Fac X Age Fac X (.95 + .05 X (1-WPC))) + (3.8% of HUR Base X Location ID Fac X AOI Fac X Const Fac X Year Built by FBC WSZ Fac X Age Fac X (WPC))**

Use Endorsement **TRUE 04 77** – Ordinance or Law Increased Amount of Coverage.

**720. OTHER INSURED LOCATION OCCUPIED BY INSURED**

This program does not permit liability coverage for other residences owned by the insured regardless of occupancy.

**750. OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES**

The policy may be endorsed to provide coverage when a structure on the residence premises is rented.

**Section I Coverage**

An unendorsed policy does not afford coverage for other structures rented to others. Therefore, the rate for Section I coverage under this rule is calculated independently from and in addition to any Coverage B selections made. A Coverage B limit of at least 1% of Coverage A must first be selected per Rule 210.

Rate per \$1,000 of coverage: **\$6**

**Section II Coverage**

Coverage E	Coverage F	NHR Premium
\$100,000	\$1,000	\$30
\$100,000	\$2,500	\$33
\$100,000	\$5,000	\$42
\$100,000	\$10,000	\$60
\$200,000	\$1,000	\$39
\$200,000	\$2,500	\$42
\$200,000	\$5,000	\$51
\$200,000	\$10,000	\$72
\$300,000	\$1,000	\$48
\$300,000	\$2,500	\$51
\$300,000	\$5,000	\$60
\$300,000	\$10,000	\$85
\$500,000	\$1,000	\$58
\$500,000	\$2,500	\$61
\$500,000	\$5,000	\$70
\$500,000	\$10,000	\$95

Use Endorsement **TRUE 04 40** – Structures Rented To Others – Residence Premises.

**770. PERSONAL INJURY COVERAGE**

Provides liability coverage for personal injury to others for offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, and wrongful eviction or wrongful entry.

Personal Injury Limit	NHR Premium
\$100,000	\$15
\$200,000	\$25
\$300,000	\$35
\$500,000	\$45

Use Endorsement **TRUE 09 655** – Personal Injury Coverage – Florida (Aggregate Limit of Liability).

The amount of Personal Injury will match the amount of Coverage E selected.

**780. PERSONAL PROPERTY – INCREASED SPECIAL LIMITS OF LIABILITY**

Personal Property	Limit in Form	Maximum Limit Allowed	Rate/Hundred*
1. Jewelry, Watches and Furs	\$1,500	\$20,000	\$1.50
2. Money	\$200	\$5,000	\$5.00
3. Securities	\$1,500	\$10,000	\$3.35
4. Silverware, Goldware and Pewterware	\$2,500	\$15,000	\$0.40
5. Firearms	\$2,500	\$15,000	\$2.50
6. Electronic Apparatus	\$1,500	\$20,000	\$1.65

\*Increase must be in increments of \$100.

No single article can exceed \$5,000.

Use Endorsement **HO 04 65** – Coverage **C** Increased Special Limits of Liability Endorsement.

Premiums developed for each class of personal property to be covered are summed, then rounded to the nearest dollar.

**790. PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT (HO3 ONLY)**

Provides replacement cost loss settlement on contents coverage (Coverage **C**).

**Additional Premium:**

**(2.5% of NHR Base X Terr Fac X AOI Fac X PC Fac X Age Fac X (.95 + .05 X (1-WPC)))  
+(2.5% of HUR Base X Location ID Fac X AOI Fac X Const Fac X Year Built by FBC WSZ  
Fac\* X Age Fac X (WPC))**

Use Endorsement **HO 23 86** – Personal Property Replacement Cost Loss Settlement. This coverage cannot be purchased when the following endorsement is attached: **TRUE FL 178** – Personal Property Exclusion.

**795. SPECIAL PERSONAL PROPERTY COVERAGE (HO3 ONLY)**

Provides all risk coverage on contents coverage (Coverage **C**).

**Additional Premium:**

**(2.5% of NHR Base X Terr Fac X AOI Fac X PC Fac X Age Fac X (.95 + .05 X (1-WPC)))  
+(2.5% of HUR Base X Location ID Fac X AOI Fac X Const Fac X Year Built by FBC WSZ  
Fac X Age Fac X (WPC))**

Use Endorsement **HO 05 26** – Special Personal Property Coverage. This coverage cannot be purchased when any of the following endorsements are attached: **TRUE FL 640** – Water Damage Exclusion, **TRUE FL 641** – Limited Water Damage Coverage, **HO 04 89** – Windstorm or Hail Exclusion, **TRUE FL 178** – Personal Property Exclusion.

**800. PERSONAL PROPERTY SCHEDULED**

**A. Introduction**

Coverage may be provided on scheduled personal property subject to the rules and rates of the Company.

**B. Loss Settlement**

Endorsement **HO 04 61** provides for standard loss settlement for all classes of property except Fine Arts; and agreed value loss settlement for Fine Arts.

**C. Endorsement**

Use Endorsement **HO 04 61** – Scheduled Personal Property Endorsement (for standard loss settlement or agreed value loss settlement for fine arts).

**D. Underwriting Guidelines**

1. Coverage for schedules of personal property items may be provided, up to a maximum limit of \$150,000 (or 50% of Coverage **C**), but not exceeding:
  - a. \$50,000 for any one article of men’s or ladies’ jewelry;
  - b. \$20,000 for all other articles
2. An appraisal or bill of sale must accompany application or endorsement for each single item worth \$20,000 or more.
3. Jewelry items worth \$25,000 or more must be kept in vault when not worn.
4. Central station burglar alarm is required for schedules over \$50,000.
5. Personal property items used professionally or in a trade or business are not eligible for scheduled personal property coverage.
6. A complete description is required on all items.
7. Apply the applicable rates from the table:

Property Description	Rate per \$100	Property Description	Rate per \$100
Antiques	\$0.90	Guns: Collectible	\$1.50
		Fired (Non Collectible)	\$3.00
Bicycles	\$9.35	Jewelry	\$2.00
Cameras & Projection Equipment	\$1.52	Miscellaneous Personal Property	\$1.00
Coins	\$1.80	Musical Instruments	\$0.60
Fine Arts: Breakage	\$1.00	Other Sports Equipment	\$2.00
No Breakage	\$0.50		
Furs	\$0.40	Silverware	\$0.45
Golfers Equipment	\$1.40	Stamps	\$0.80

Premiums developed for each scheduled item to be covered are summed, then rounded to the nearest dollar.

**810. TRUE ADVANTAGE ENDORSEMENT (HO3 ONLY)**

- A.** This endorsement provides a package of coverages for additional protection, including higher limits on selected coverages. Coverages included in this package cannot be altered or duplicated.
- B.** Coverages contained in this endorsement are:
1. Personal Property (Coverage **C**) Replacement Cost Coverage
  2. Personal Injury Coverage
  3. 25% of Coverage **A** for Ordinance or Law Coverage
  4. \$10,000 Water Backup/Sump Pump Overflow Coverage – \$1,000 or NHR deductible applies whichever is greater.
  5. \$5,000 Loss Assessment Coverage
  6. \$2,000 Tree Debris Removal – no deductible applies.
  7. \$1,000 Credit Card, Fund Transfer Card, Forgery and Counterfeit Money – no deductible applies.
  8. \$750 Fire Department Service Charge – no deductible applies.
  9. \$500 Refrigerated Personal Property - \$100 deductible applies.
  10. \$250 Lock Replacement – no deductible applies.
  11. \$3,000 (\$1,500 limit per item) for loss by theft of Jewelry, Watches, Furs, Precious and Semiprecious Stones
- C. Additional Premium:**
- (5% of NHR Base X Terr Fac X AOI Fac X PC Fac X Age of Home Fac X (.95 + .05 X (1-WPC))) + (5% of HUR Base X Location ID Fac X AOI Fac X Const Fac X Year Built by FBC WSZ Fac X Age Fac X (WPC))**
- D.** Use Endorsement **TRUE 611** – TRUE Advantage Endorsement.
- E.** This coverage cannot be purchased when any of the following endorsements are attached: **TRUE FL 640** – Water Damage Exclusion, **TRUE FL 641** – Limited Water Damage Coverage, **HO 04 89** – Windstorm or Hail Exclusion, **TRUE FL 178** – Personal Property Exclusion.

**820. TRUE ADVANTAGE PLUS ENDORSEMENT (HO3 ONLY)**

- A.** This endorsement provides a package of coverages for additional protection, including higher limits on selected coverages. Coverages included in this package cannot be altered or duplicated.
- B.** Coverages contained in this endorsement are:
1. Coverage **A** – 20% of Specified Additional Amount of Insurance
  2. Personal Property (Coverage **C**) Replacement Cost Coverage
  3. Special Personal Property Coverage
  4. Personal Injury Coverage
  5. Equipment Breakdown – \$100,000 limit.
  6. Service Line Coverage – \$10,000 limit.
  7. Family Cyber Protection– \$500 deductible applies.
  8. 25% of Coverage **A** for Ordinance or Law Coverage
  9. \$25,000 Water Backup/Sump Pump Overflow Coverage – \$1,000 or NHR deductible applies whichever is greater.
  10. \$5,000 Loss Assessment Coverage
  11. \$2,000 Tree Debris Removal – no deductible applies.
  12. \$2,000 Credit Card, Fund Transfer Card, Forgery and Counterfeit Money – no deductible

applies.

13. \$1,000 Fire Department Service Charge – no deductible applies.

14. \$500 Refrigerated Personal Property - \$100 deductible applies.

15. \$500 Lock Replacement – no deductible applies.

16. Increased Special Limits:

- a. \$5,000 (\$2,500 limit per item) for loss by theft of Jewelry, Watches, Furs, Precious and Semiprecious Stones
- b. \$300 on money, bank notes, gold, etc.
- c. \$2,500 on securities, deeds, letters of credit, etc.
- d. \$3,500 on firearms
- e. \$4,000 on silverware, pewterware, tea sets, etc.
- f. \$3,000 on business property on residence premises

**C. Additional Premium:**

**(12.0% of NHR Base X Terr Fac X AOI Fac X PC Fac X Age of Home Fac X (.95 + .05 X (1-WPC))) + (12.0% of HUR Base X Location ID Fac X AOI Fac X Const Fac X Year Built by FBC WSZ Fac X Age Fac X (WPC))**

D. Use Endorsement **TRUE 612** – TRUE Advantage Plus Endorsement.

E. This coverage cannot be purchased when any of the following endorsements are attached: **TRUE FL 640** – Water Damage Exclusion, **TRUE FL 641** – Limited Water Damage Coverage, **HO 04 89** – Windstorm or Hail Exclusion, **TRUE FL 178** – Personal Property Exclusion.

**860. ASSIGNMENT OF BENEFITS EXCLUSION**

For a 5% reduction in the NHR premium, applicant may opt to exclude assignment of benefits from the policy.

Use Endorsement **TRUE HO AOB** – Assignment of Benefits Exclusion.

**865. SINKHOLE COVERAGE**

- A. Catastrophic Ground Cover Collapse, as defined by Florida Statute 627.706, is automatically provided in all Homeowners forms. This premium is included in the base premium. This coverage cannot be excluded. This coverage is provided in all Homeowner policies.
- B. New policies may be bound only with Catastrophic Ground Cover Collapse. If the policyholder elects the option for Sinkhole Coverage, an approved inspection of the home must be completed prior to adding the coverage. The inspection will document existing damage, evaluate the integrity of the dwelling, and verify that there is no proximate sinkhole activity that has not been disclosed.
- C. An “Approved” inspection service is one that has been designated by us as competent to perform the evaluation, and whose report format meets our informational requirements. The insured will contract directly with the Approved inspection service, and pay an arranged fee, and both parties will receive a copy of the inspection. The fee will not be refundable no matter how the underwriting decision is reached.
- D. An inspection from an inspection service that has not been designated by us as “Approved” may be submitted by the insured for consideration in meeting this requirement. Such an inspection must have been completed by a professional engineer, professional geologist, or other individual or entity recognized by us as possessing the necessary qualifications to properly complete the inspection, and must meet all requirements outlined above with regard to timing, content and format.
- E. Structures that have substantial cracking, shifting of the house on its foundation, doors that won’t close properly, visible depressions or voids in the ground and immediate proximity (less than ½ a mile) to known sinkhole activity may only be eligible for Catastrophic Ground Cover Collapse. Structures with little to no damage may be eligible for Sinkhole Loss Coverage.

- F. If the policy holder requests the option for Sinkhole Loss Coverage to be added to the new policy, then an inspection will be required as outlined above. The “Sinkhole Loss Coverage Endorsement Request” **TRUE FL 221** must be completed and signed.
- G. The Sinkhole Coverage Deductible is 10% of the Coverage **A** – Dwelling Amount. The Sinkhole Deductible factor is 0.900.

**H. Additional Premium:**

(NHR Base X Terr Fac X Amt of Ins. Fac X Territory Surcharge in table below X Sinkhole Deductible Fac)

Sinkhole Territory Surcharges					
Territory	Surcharge	Territory	Surcharge	Territory	Surcharge
127	4%	441	12%	480	12%
128	124%	442	8%	481	11%
129	40%	456	9%	490	5%
131	3%	457	13%	500	13%
133	4%	458	111%	510	7%
134	7%	459	107%	511	8%
145	3%	460	5%	520	3%
146	2%	461	6%	521	35%
180	2%	463	12%	522	89%
181	2%	464	3%	523	6%
310	2%	466	11%	524	25%
360	2%	470	82%	525	15%
390	4%	471	34%	527	22%
391	4%	472	41%	528	4%
420	2%	473	45%	All Other	1%

Use Endorsement **TRUE FL 192** – Sinkhole Loss Coverage.

**890. SUPPLEMENTAL LOSS ASSESSMENT COVERAGE**

Provides increase coverage for assessments related to the residence premises. The basic policy includes \$1,000 coverage. Addition of loss assessment midterm is subject to underwriter approval.

Limit	Premium
\$ 5,000	\$15
\$10,000	\$25

Use Endorsement **HO 04 35** – Supplemental Loss Assessment Coverage.

**895. WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE**

This policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from the sump. A \$1,000 deductible, or the NHR deductible applies to this coverage, whichever is greater.

Coverage Limit	NHR Premium
\$5,000	\$25
\$10,000	\$40
\$25,000	\$60

Use Endorsement **TRUE FL 643** – Water Back-up and Sump Discharge or Overflow Coverage. This coverage cannot be purchased when any of the following endorsements are attached: **TRUE FL 640** – Water Damage Exclusion, **TRUE FL 641** – Limited Water Damage Coverage, **TRUE FL 178** – Personal Property Exclusion.

**900. WATER DAMAGE EXCLUSION****A. Coverage Description**

The peril of Water Damage may be excluded resulting in a lower premium. In addition to what is automatically excluded in the policy, this endorsement will exclude discharge or overflow of water or steam from within plumbing, heating, A/C, automatic sprinkler system, or from within a household appliance; as well as water penetrating through the roof or exterior walls or windows whether or not driven by wind unless water penetration is a direct result of damage caused by any peril other than water.

**B. Premium Computation**

When water damage is excluded, apply a factor of 0.90 to the NHR premium.

Use Endorsement **TRUE FL 640** – Water Damage Exclusion.

**910. LIMITED WATER DAMAGE COVERAGE****A. Coverage Description**

For risks with the Water Damage Exclusion, the policy may be endorsed to provide coverage for a sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance. The limit of liability for all covered property under this option is \$10,000.

**B. Premium Computation**

When this endorsement is selected, apply a factor of 1.08 to the NHR premium.

Use Endorsement **TRUE FL 641** – Limited Water Damage Coverage.

**920. LIMITED ANIMAL LIABILITY COVERAGE**

- A.** Liability coverage for animals may be added to the policy. When animal liability is added to the policy, the premium will vary based on the presence of a dangerous dog. Dangerous dogs include any of the following pure or mixed breeds: Akita, Alaskan Malamute, Chow Chow, Doberman, Pit Bull, Rottweiler, and Staffordshire Terrier. All other dogs will be considered non-Dangerous.
- B.** Premium – Charge per policy term when a dangerous dog exists is \$167.50, else the charge will be \$16.75.
- C.** This endorsement provides \$25,000 limits for Coverage E – Personal Liability
- D.** This endorsement also provides Medical Payments coverage at the same limit chosen for regular liability coverage.
- E.** This coverage is available for Primary Residences only.
- F.** Coverage for Animal Liability is excluded unless the **TRUE FL LAL** – Limited Animal Liability Endorsement is attached.

**930. ROOF SURFACES – PAYMENT SCHEDULE**

- A.** Loss settlement for roof surfaces can be reduced to a percentage of replacement cost basis in accordance with the policy's Roof Surfaces Payment Schedule. See Appendix A under rules A.9.1, A.9.2, and A.9.3 for applicable rating factors.
- B.** This Endorsement is implemented on an opt-in basis, offered in addition to the replacement cost option to every applicant/policyholder per Section 627.7011, Florida Statutes, and not used as a condition for eligibility of coverage with TRUE.

Use Roof Surfaces Payment Schedule Endorsement **TRUE HO RS**



**RATING TIER**

**950. RATING TIER DETERMINATION**

Tiered rating is utilized to broaden underwriting eligibility and properly match rate to risk. Consumer data gathered from the applicant and third party providers determines new business tier placement. Criteria used for tier placement includes individual insurance scores and prior claims.

The tier applies to both new and renewal business.

Non catastrophe claims and insurance score will be reviewed at every renewal. Non catastrophe claims older than three years old will not be counted against the insureds tier placement.

Insurance Score Range	Tier Placement by Prior Claims		
	0	1	2+
876-999	5	8	9
826-875	6	9	10
801-825	7	10	11
776-800	8	11	12
751-775	10	13	14
726-750	11	14	15
701-725	13	17	18
676-700	16	18	20
651-675	17	20	21
626-650	18	21	23
601-625	19	22	24
576-600	21	24	26
551-575	22	25	27
000-550	23	28	29
No Score	12	15	16

**960. TIER FACTORS**

<b>Tier</b>	<b>NHR Factor</b>
5	0.520
6	0.620
7	0.650
8	0.730
9	0.740
10	0.810
11	0.820
12	0.880
13	0.940
14	0.950
15	1.000
16	1.030
17	1.340
18	1.350
19	1.420
20	1.430
21	1.550
22	1.650
23	1.660
24	1.670
25	1.680
26	1.690
27	1.700
28	1.710
29	1.810
30	1.850

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## PREMIUM COMPUTATION

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### 1000. RATING STEPS

#### Premium Computation

The rule contains the Rate Order of Calculation (ROC) for this program, which explains how premiums are determined and what adjustments are applied to each rating step. The ROC is divided into several sections as follows:

1. Base Premiums
2. Multiplicative Section or Section A
3. Additional Coverage Options Section or Section B
4. Liability Section or Section C
5. Fees and Total Premium

The rules governing each rating step in the ROC is shown in the first column of the ROC, and the mathematical operations to apply to each rating step are also shown. Generally, two base rates apply to each risk; "Non Hurricane" and "Hurricane". Premium adjustments apply to the Non Hurricane (NHR), the Hurricane base rate (HUR), or both base rates.

For the Base Premiums and Section A, a factor is multiplied by the appropriate base rate in the sequence shown in the ROC, unless otherwise specified in the rule governing that rating step. Ratings steps in Section B, Section C and for Fees are added to the sub-total computed for Section A. Note the Key following the ROC identifies those rules subject the maximum discount cap (Rule **400**) and maximum wind mitigation / BCEG credit (Rules **545** and **425**), respectively.

**RATE ORDER OF CALCULATION**

Use the following order of rate calculation and operation to determine the Non-Hurricane, Hurricane, and Total premium

<u>Rule</u>	<u>Description</u>	<u>NHR</u>	<u>HUR</u>
Rule 1010	Base Rate		
Rule 1100	Territory Relativity	x	x
Rule 550	Wind/Hail Exclusion	x	x
Rule 1040	Coverage A Limit	x	x
Rule 1030	Type of Construction		x
Rule 1030	Protection Class	x	
Rule 250	Deductible - Non-Hurricane	x	
Rule 250	Deductible - Hurricane		x
Rule 415	Year Built by FBC Wind Speed Zone		x
Rule 410	Age of Home	x	x
Rule 510	Roof Age		x
Rule 950	Prior Claims		
Rule 950	Insurance Score		
Rule 960	Rating Tier	x	
Rule 405	Accredited Builder	x	
Rule 406	Partner Discount	x	
Rule 520	Fire Alarm Discount	x	
Rule 520	Sprinkler Discount	x	
Rule 520	Burglar Alarm Discount	x	
Rule 520	Water Leak Detection/Shut Off Device Discount	x	
Rule 530	Secured Community	x	
Rule 531	Senior Discount	x	
Rule 431	New Purchase Discount	x	
Rule 400	Maximum Discount Adjustment	x	
Rule 545	Reinforced Concrete Roof Deck		
Rule 545	Roof Covering Discount		
Rule 545	Roof-Deck Attachment Discount		
Rule 545	Roof-Wall Connection Discount		
Rule 545	Window and Opening Protection Discount		
Rule 545	Terrain Exposure		
Rule 545	Hip Roof		
Rule 545	Secondary Water Resistance Discount (SWR)		
Rule 545	FBC Wind Speed		
Rule 545	Wind Speed Design		
Rule 545	High Velocity Hurricane Zone (HVHZ)		
Rule 545	Wind Borne Debris Region (WBDR)		
Rule 545	Wind Mitigation Discount	x	x
Rule 425	Building Code Effectiveness Grade (BCEG)	x	x
Rule 500	Number of Stories	x	x

Rule 210	Coverage B Limit	X	X
Rule 220	Coverage C Limit	X	X
Rule 230	Coverage D Limit	X	X
Rule 152	Seasonal/Secondary Residence Surcharge	X	X
Rule 141	No Prior Insurance Surcharge	X	
Rule 860	Assignment of Benefits Exclusion	X	
Rule 600	Additional Amount of Coverage A	+	+
Rule 710	Ordinance & Law Limit	+	+
Rule 790	Personal Property Replacement Cost	+	+
Rule 810/820	TRUE Advantage & TRUE Advantage Plus Endorsements	+	+
	<b>Adjusted Base Premium</b>		
Rule 120	Minimum Premium Adjustment	+	+
Rule 900	Water Damage Exclusion	X	
Rule 910	Limited Water Damage Coverage	X	
Rule 631	Equipment Breakdown	+	
Rule 632	Service Line	+	
Rule 650	Golf Cart – Physical Damage & Liability Coverage	+	
Rule 660	Home Computer Coverage	+	
Rule 665	Hurricane Screen Enclosures & Carports		+
Rule 675	Family Cyber Protection	+	
Rule 690	Limited Fungi or Microbes Coverage	+	
Rule 750	Other Structures Rented to Others – Residence Premises	+	
Rule 780	Personal Property – Increased Special Limits	+	
Rule 795	Special Personal Property Coverage	+	+
Rule 800	Scheduled Personal Property	+	
Rule 865	Sinkhole Coverage	+	
Rule 890	Supplemental Loss Assessment	+	
Rule 895	Water Backup & Sump Discharge	+	
Rule 930	Roof Surfaces – Payment Schedule	+	+
Rule 240	Personal Liability Coverage	+	
Rule 240	Medical Payments to Others	+	
Rule 770	Personal Injury	+	
Rule 920	Limited Animal Liability Coverage	+	
	<b>Premium</b>		
Rule 175	EMPA Surcharge	\$2.00	
Rule 177	FIGA Assessment	X	X
Rule 178	FHCF Assessment	X	X
Rule 179	Citizens Assessment	X	X
	<b>Subtotal: Assessments</b>		
	<b>GRAND TOTAL</b>		

**1010. BASE RATES**

Policy Form	Base Premium	
	Non-Hurricane (NHR)	Hurricane (HUR)
HO-3	\$331.80	\$526.18
HO-5	\$398.16	\$631.42

Note: The HO-5 Base Premium is 1.20 times the HO-3 Base Premium

**1030. PROTECTION CLASS / CONSTRUCTION FACTORS**

Hurricane rates can be found in Appendix A under rule A.3. Construction Factors.

Protection Class	NHR		
	Frame	Masonry	Superior
1	1.00	1.00	0.76
2	1.00	1.00	0.76
3	1.00	1.00	0.76
4	1.00	1.00	0.76
5	1.00	1.00	0.76
6	1.00	1.00	0.76
7	1.30	1.00	0.80
8	1.30	1.00	0.90
9	2.10	1.45	1.00
10	2.28	1.50	1.25

**1040. AMOUNT OF INSURANCE**

**Hurricane Factor**

Hurricane rates can be found in Appendix A under rule A.2. Coverage A.

**Non-Hurricane Factor**

The factor for coverage amounts **between \$75,000 and \$225,000** is determined by dividing the desired coverage amount by \$100,000 and adding 0.750 to the resulting factor.

For coverage amounts **between \$225,000 and \$300,000**, the factor is determined by dividing the desired coverage amount by \$75,000.

For coverage amounts **greater than \$300,000**, the factor is determined by the formula:  $4.000 + ((\text{Coverage A Amount} - \$300,000) \cdot .75) / \$300,000 \cdot 4.000$ . For example, the factor for \$500,000 equals  $4.000 + ((500,000 - 300,000) \cdot .75) / 300,000 \cdot 4.000$  or 6.000.

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**TERRITORY**


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**1100. TERRITORY DEFINITIONS AND RATE FACTORS**

Hurricane rates can be found in Appendix A under A.1. Location ID.

TRUE has implemented a grid structure consisting of individual 5km x 5km (25 km<sup>2</sup>) geographic segments. These segments are further divided into 500m x 500m segments along the coast to be used for the Hurricane peril. Each policy is priced according to the segment within which the insured location sits. Each segment is identified by a Location ID.

<b>Territory</b>	<b>NHR Relativity</b>
50	1.104
70	1.238
100	2.413
120	1.281
121	1.007
122	1.511
123	1.269
124	1.173
125	1.196
126	1.450
127	1.364
128	1.568
129	1.618
130	0.997
131	0.848
132	1.200
133	1.116
134	1.458
141	1.422
142	1.259
143	1.435
144	1.624
145	1.448
146	1.107
147	1.313
150	1.677
180	1.263
181	1.941
182	1.408
310	4.638
320	5.329
340	5.506
350	3.923
360	3.086
361	2.245
370	4.511
380	2.841
381	2.161
390	1.532

Territory	NHR Relativity
391	1.552
410	1.325
420	1.164
430	1.410
440	1.238
441	1.511
442	1.469
450	1.487
451	1.548
452	1.623
453	1.493
454	1.254
455	1.343
456	1.542
457	1.353
458	1.259
459	1.420
460	0.997
461	0.982
462	1.406
463	1.577
464	1.930
465	1.621
466	1.025
470	2.182
471	1.678
472	1.579
473	1.720
480	1.349
481	1.504
490	2.675
500	1.610
510	2.591
511	2.455
520	2.591
521	1.406
522	1.196
523	1.348
524	1.196
525	1.569
526	1.965
527	1.680
528	1.457
529	1.415

Territory Definitions	
Territory	Zip Codes
50	33001, 33036, 33037, 33042, 33043, 33050, 33051, 33052, 33070
70	33040
100	34956, 34990
120	32501, 32502, 32503, 32504, 32505, 32506, 32507, 32508, 32511, 32514
121	32561, 32563, 32566, 32583
122	32540, 32541, 32542, 32544, 32547, 32548, 32569, 32579, 32580
123	32435, 32439, 32459, 32550, 32578
124	32401, 32403, 32405, 32407, 32408, 32413, 32444, 32461
125	32320, 32322, 32323, 32328, 32346, 32355, 32410, 32456
126	32348
127	32359, 32625, 32639, 32648, 32683, 34449, 34498
128	34429, 34447, 34448, 34606, 34607, 34608, 34614
129	34652, 34653, 34667, 34668, 34679, 34690, 34691
130	34203, 34205, 34207, 34209, 34210, 34215, 34216, 34217, 34221, 34228, 34243, 34250
131	34223, 34224, 34229, 34231, 34232, 34233, 34234, 34235, 34236, 34237, 34238, 34239, 34242, 34272, 34275, 34285, 34292, 34293
132	33921, 33927, 33946, 33947, 33948, 33950, 33952, 33953, 33955, 33980, 33981
133	33904, 33908, 33914, 33919, 33922, 33924, 33928, 33931, 33945, 33956, 33957, 33991, 33993, 34134, 34135
134	34102, 34103, 34104, 34105, 34108, 34109, 34110, 34112, 34113, 34114, 34138, 34139, 34140, 34145, 34146
141	34945, 34987, 34988
142	00087, 32948, 32966, 32968
143	32901, 32903, 32905, 32920, 32925, 32931, 32935, 32937, 32940, 32949, 32950, 32951, 32952, 32976
144	32815, 32904, 32907, 32922, 32934, 32953, 32955
145	32118, 32169, 32176, 32759
146	32080, 32081, 32082, 32084, 32086, 32095, 32135, 32136, 32137, 32164
147	32034, 32097
150	33440, 33471, 33930, 33935, 34972, 34974
180	33455, 33469, 34957, 34994, 34996, 34997
181	34946, 34947, 34949, 34950, 34951, 34952, 34953, 34981, 34982, 34983, 34984, 34986
182	32958, 32960, 32962, 32963, 32967, 32970
310	00043, 00098, 33030, 33032, 33033, 33034, 33035, 33039, 33109, 33125, 33126, 33127, 33128, 33129, 33130, 33131, 33132, 33133, 33134, 33135, 33136, 33137, 33138, 33139, 33140, 33141, 33142, 33143, 33144, 33145, 33146, 33147, 33149, 33150, 33154, 33155, 33156, 33157, 33158, 33160, 33161, 33162, 33167, 33168, 33170, 33173, 33176, 33177, 33179, 33180, 33181, 33189, 33190
320	33010, 33013, 33014, 33031, 33054, 33056, 33122, 33165, 33166, 33169, 33172, 33174, 33175, 33178, 33182, 33183, 33185, 33186, 33187, 33193, 33196, 33199
340	33012, 33015, 33016, 33018, 33055, 33184, 33194
350	33024, 33025, 33026, 33028, 33063, 33066, 33067, 33068, 33073, 33076, 33313, 33314, 33317, 33319, 33324, 33328
360	33004, 33008, 33009, 33019, 33020, 33021, 33023, 33060, 33062, 33064, 33069, 33301, 33304, 33305, 33306, 33308, 33309, 33311, 33312, 33315, 33316, 33334, 33441, 33442
361	33401, 33403, 33404, 33405, 33406, 33407, 33408, 33409, 33410, 33426, 33431, 33432, 33435, 33436, 33444, 33445, 33460, 33461, 33462, 33477, 33480, 33483, 33484, 33486, 33487

Territory	Zip Codes
370	00041, 33027, 33029, 33065, 33071, 33321, 33322, 33323, 33325, 33326, 33327, 33330, 33331, 33332, 33351, 33388
380	33411, 33413, 33415, 33417, 33418, 33428, 33433, 33434, 33437, 33446, 33449, 33458, 33463, 33467, 33472, 33473, 33496, 33498
381	00053, 33412, 33414, 33430, 33438, 33470, 33476, 33478, 33493
390	32202, 32204, 32206, 32207, 32208, 32209, 32211, 32212, 32214, 32216, 32217, 32218, 32223, 32224, 32225, 32226, 32246, 32256, 32257, 32258, 32277
391	32205, 32210, 32215, 32219, 32220, 32221, 32222, 32234, 32244, 32254
410	32227, 32233, 32250, 32266
420	33701, 33705, 33706, 33707, 33708, 33711, 33712, 33715, 33767, 33785, 33786
430	32509, 32526, 32533, 32534, 32535, 32568, 32577
440	00042, 32908, 32909, 32926
441	32754, 32780, 32796, 32927
442	32114, 32117, 32119, 32124, 32127, 32128, 32129, 32130, 32132, 32141, 32168, 32174, 32180, 32190, 32713, 32720, 32724, 32725, 32738, 32744, 32763, 32764
450	32033, 32092, 32110, 32145, 32259
451	32565, 32570, 32571
452	32531, 32536, 32539, 32564, 32567
453	32433, 32538
454	32404, 32409, 32438
455	32465
456	32327, 32347, 32356, 32358
457	32621, 32626, 32628, 32668, 32680, 32692, 32696
458	34428, 34433, 34434, 34436, 34442, 34446, 34450, 34452, 34453, 34461, 34465, 34601, 34602, 34604, 34609, 34613, 34661
459	33523, 33525, 33540, 33541, 33542, 33543, 33544, 33545, 33574, 33576, 34610, 34637, 34638, 34639, 34654, 34655, 34669
460	34201, 34202, 34208, 34211, 34212, 34219, 34222, 34251
461	34240, 34241, 34286, 34287, 34288, 34289, 34291
462	33954, 33982, 33983
463	33901, 33903, 33905, 33906, 33907, 33909, 33910, 33912, 33913, 33916, 33917, 33920, 33936, 33966, 33967, 33971, 33972, 33973, 33974, 33976, 33990
464	00097, 34116, 34117, 34119, 34120, 34141, 34142
465	33865, 33873, 33890, 34266, 34268, 34269
466	33825, 33852, 33857, 33870, 33872, 33875, 33876, 33944, 33960
470	33602, 33603, 33604, 33605, 33607, 33610, 33612, 33613, 33614, 33615, 33617, 33618, 33620, 33624, 33634, 33635
471	33503, 33548, 33549, 33556, 33558, 33559, 33568, 33569, 33573, 33578, 33579, 33598, 33625, 33626, 33637
472	33534, 33570, 33572, 33606, 33609, 33611, 33616, 33619, 33621, 33629
473	33510, 33511, 33527, 33547, 33563, 33564, 33565, 33566, 33567, 33584, 33592, 33594, 33596, 33647
480	33702, 33703, 33704, 33709, 33710, 33716, 33730, 33755, 33756, 33759, 33760, 33761, 33762, 33763, 33764, 33765, 33770, 33771, 33772, 33773, 33774, 33776, 33777, 33778, 33781, 33782, 33784, 34681, 34683, 34688, 34689, 34695, 34698
481	33713, 33714, 34677, 34684, 34685
490	32789, 32801, 32803, 32804, 32805, 32806, 32808, 32811, 32812, 32814, 32839

Territory	Zip Codes
500	33801, 33803, 33805, 33809, 33810, 33811, 33812, 33813, 33815, 33823, 33827, 33830, 33834, 33835, 33837, 33838, 33839, 33841, 33843, 33844, 33849, 33850, 33851, 33853, 33855, 33856, 33858, 33859, 33860, 33868, 33877, 33880, 33881, 33884, 33896, 33897, 33898, 34759, 33847, 33867
510	33848, 34739, 34741, 34743, 34744, 34746, 34747, 34758, 34769, 34771, 34772, 34773
511	32701, 32707, 32708, 32714, 32730, 32732, 32746, 32750, 32751, 32765, 32766, 32771, 32772, 32773, 32779, 32792
520	32703, 32704, 32709, 32712, 32768, 32798, 32807, 32809, 32810, 32816, 32817, 32818, 32819, 32820, 32821, 32822, 32824, 32825, 32826, 32827, 32828, 32829, 32830, 32831, 32832, 32833, 32834, 32835, 32836, 32837, 34734, 34760, 34761, 34786, 34787
521	32102, 32158, 32159, 32162, 32163, 32702, 32726, 32735, 32736, 32757, 32767, 32776, 32778, 32784, 33513, 33514, 33521, 33538, 33585, 33597, 34484, 34705, 34711, 34714, 34715, 34731, 34736, 34737, 34748, 34749, 34753, 34756, 34762, 34785, 34788, 34797
522	00045, 32113, 32134, 32179, 32195, 32617, 32664, 32686, 34420, 34421, 34431, 34432, 34470, 34471, 34472, 34473, 34474, 34475, 34476, 34479, 34480, 34481, 34482, 34488, 34489, 34491, 32133
523	32003, 32043, 32065, 32068, 32073, 32079, 32112, 32131, 32139, 32140, 32147, 32148, 32157, 32177, 32181, 32187, 32189, 32193, 32656
524	32601, 32603, 32605, 32606, 32607, 32608, 32609, 32611, 32615, 32618, 32631, 32640, 32641, 32643, 32653, 32666, 32667, 32669, 32694, 32616, 32658, 32681
525	32008, 32024, 32025, 32038, 32040, 32044, 32052, 32053, 32054, 32055, 32058, 32059, 32060, 32061, 32062, 32063, 32064, 32071, 32072, 32083, 32087, 32091, 32094, 32096, 32331, 32336, 32340, 32344, 32350, 32361, 32622, 32697
526	32324, 32330, 32332, 32333, 32343, 32351, 32352, 32420, 32423, 32425, 32426, 32427, 32431, 32440, 32442, 32443, 32445, 32446, 32448, 32452, 32455, 32460, 32464
527	32013, 32066, 32321, 32334, 32421, 32424, 32428, 32430, 32437, 32449, 32462, 32463, 32466, 32619, 32693
528	32301, 32303, 32304, 32305, 32306, 32307, 32308, 32309, 32310, 32311, 32312, 32317, 32399
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