

**COVERAGE INFORMATION**

<b>Coverage A</b>	Dwelling	\$250,000 - \$3,000,000
<b>Coverage B</b>	Other Structures	0% - 20% of Coverage A
<b>Coverage C</b>	Personal Property	0% - 75% of Coverage A TRUE FL 179 required if Personal Property coverage is excluded
<b>Coverage D</b>	Loss of Use	10% or 20% of Coverage A
<b>Deductibles</b>		All Other Perils: \$500, \$1000, \$2500, \$5000, \$10000, \$25000 or \$50000 Hurricane: 2%, 5%, 10%, 15%, 20% or 25% (% of Coverage A) Deductibles may only be changed at renewal
<b>Property Inspections</b>		TRUE reserves the right to inspect any bound policy. Circumstances may warrant need for interior inspections beyond the following criteria: Dwellings 25+ years old. Coverage A greater than \$1 million. Members will be contacted by our vendor to schedule interior inspections. Failure to comply will result in policy termination
<b>County Restrictions</b>		Brevard, Charlotte, Indian River, Manatee, St. Lucie & Sarasota - 1995+ YOC & \$250k+ Cov A Pinellas & Martin - \$300k+ Cov A & 1995+ YOC Lee - \$350k+ Cov A & 1995+ YOC Palm Beach - 2002+ YOC, \$350k+ Cov A Collier - \$400k+ Cov A, 1995+ YOC Broward & Miami-Dade - \$400k+ Cov A, 1995+ YOC, Primary Occupancy, 0 Non-CAT Claims Barrier Islands - Restrictions vary - Follow quote flow Monroe county - Closed

**OPTIONAL COVERAGE**

- TRUE Advantage
- TRUE Advantage Plus
- Additional Amounts of Coverage A
- Equipment Breakdown
- Family Cyber Protection
- Golf Cart - Phys Damage & Liability
- Increased Special Limits of Liability
- Limited Animal Liability
- Limited Mold/Fungi
- Limited Water Damage Buy Back
- Ordinance or Law
- Other Structures Rented to Others
- Personal Injury
- Personal Property Replacement Cost
- Roof Surfaces - Payment Schedule
- Scheduled Personal Property
- Screened Encl for Hurricane Dmg
- Service Line
- Sinkhole
- Special Computer Coverage
- Special Personal Property
- Supplemental Loss Assessment
- Water Backup & Sump Overflow
- Water Damage Exclusion

**INELIGIBLE RISKS**

- Dwellings not insured to 100% replacement cost
- Dwellings that are vacant, "for sale", in foreclosure, or not occupied within 30 days of closing
- Dwellings owned by a business entity (i.e. LLC, Corporation, etc) or a trust that isn't living and revocable
- Dwellings located within 1000 feet of coastal water
- Dwellings located in a SFHA (A or V zone) unless flood coverage has been purchased with matching (or greater) limits
- Business on premises (other than incidental home office with no foot traffic) or an unlicensed home day care
- More than 2 non-weather related losses in the past 5 years
- Lapse in coverage greater than 30 days
- Applicants considered high profile (i.e. entertainers, athletes, media personalities, authors, etc.)
- Roofing(max age) - 3-tab 15 years, Rolled Comp or Tile 15 years, Architectural Shingle 15 years, Metal 30 years, Slate 40 years
- Roofing(cont) - Wood Shingle/Shake, Tar and Gravel, Corrugated Metal, Tin, > 1 layer (any material), or not in good condition
- Electrical - Federal Pacific(FPE)/Stab-Lok/Sylvania/Zinsco/Challenger panels, Knob & Tube/Aluminum wiring or Fuses
- HVAC - HVAC system older than 20 years old
- Plumbing - Water heaters over 15 yrs in garage) OR over 40 yrs old without Water Damage Exclusion,
- Plumbing (cont.) Any plumbing made from polybutylene, lead, or cast iron
- Plumbing (cont.) Any plumbing with active leaks or evidence of unrepaired prior leaks, or any plumbing not in good condition