

COVERAGE INFORMATION

Coverage A	Dwelling	\$250,000 - \$3,000,000
Coverage B	Other Structures	0% - 20% of Coverage A
Coverage C	Personal Property	0% - 75% of Coverage A TRUE FL 179 required if Personal Property coverage is excluded
Coverage D	Loss of Use	10% or 20% of Coverage A
Deductibles		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
Property Inspections		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
County Restrictions		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, 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 old (20 yrs in garage), plumbing 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