



Homeowners Quick Reference Guide

COVERAGE	HO-3 (HO 00 03 04 91)	HO-6 (HO 00 06 04 91)	LOSS SETTLEMENT
A-Dwelling	*\$100,000 to \$650,000	\$35,000 to \$250,000	Replacement Cost
B-Other Structure	2% to 20% of Coverage A	N/A	Replacement Cost
C-Contents	**up to 75% of Coverage A	\$10,000 to \$150,000	Replacement Cost by Endorsement
D-Loss of Use	10% of Coverage A	40% of Coverage C	*\$150,000 minimum if 26 yrs or older **40% minimum to obtain RC
E-Personal Liability	\$100,000 to \$300,000	\$100,000 to \$300,000	
F-Medical Payments	\$1,000 to \$5,000	\$1,000 to \$5,000	

AGE OF DWELLING

No age Limit. Binding authority for homes older than 40 years-requires satisfactory 4-pt inspection submitted to underwriting within 7 business days of binding coverage. (4 Points acceptable if less than 1 year old)

GENERAL UNDERWRITING

HO-3 within 1500 ft of the Gulf or Atlantic Waters Ineligible unless ex-wind.

HO-6 Superior Construction on 2nd Floor or above PERMITTED with wind w/in 1500ft of the coast.

No farm animals (1 chicken or 1 duck or 1 rabbit acceptable). No homes with trampolines.

Risk with dogs listed on our ineligible list, or exceeding 99 lbs, or more than 2 are ineligible.

No Homes located within a protection class 10. PC 9 eligible if on 5 acres or less.

HO3 lapse in coverage greater than 30 days require UW approval. HO6 lapse acceptable, no surcharge.

Foreclosures and short sales acceptable if new purchase.

Trust as Named Insured accepted if proper documentation (legal trust, deed doc, death certificate, etc.) is provided

OPTIONAL COVERAGES/ENDORSEMENTS	COST	LIMIT	NOTE
Ordinance and Law Coverage (10% included)	varies	Options of 25% or 50%	
Water Back Up & Sump Overflow	\$25	\$5,000	
Animal Liability	\$50	\$25,000	
Personal Injury	\$15		
Sinkhole Coverage	varies	10% deductible applies	SDII inspection required
Pool Cages/Screen Enclosures/Carports - Hurricane (Cov included in base policy for Non-HUR wind perils)	varies	Up to \$50,000	ACV Structure and Screen Coverage
Increased Replacement Cost Dwelling	varies	20% of Cov A	HO-3 Only
Golf Cart Physical Damage & Liability Coverage	\$75	\$5,000/\$50,000/\$5,000	
Identity Theft	\$25	\$25,000	
Equipment Breakdown	\$50	\$50,000	\$500 flat deductible
Personal Property Replacement Cost	varies		
Scheduled Personal Property	varies		
Special Personal Property Coverage	varies	All risk cov on contents	Not available on ex-wind
Limited Fungi (\$10,000 included)	\$60	\$25,000	
Inflation Guard (3% included)	varies	6%, 8%, 10% & 12%	HO-3 Only
Loss Assessment Coverage (\$1,000 included HO-3, \$2000 included HO-6)	\$15 \$25	\$5,000 \$10,000	Increased limits apply to HO-6 only

SECONDARY/SEASONAL OCCUPANCY

HO-3: Must be Owner occupied continuously for a min of 4 months per policy year AND Residence is located within a limited access or gated community, OR Residence is secure with a central station burglar and fire alarm.

HO-6: If occupied less than 3 months continuously must be located in Secure High-rise, Secure Community, OR have Central Station Alarm.



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CREDITS/DISCOUNTS (Max 40% combined)		DISCOUNT AMOUNT	NOTE
Senior Discount		10% of NHR	Age 50 or older
Flood Companion Policy Discount		5% of NHR	Must have ATIC/Mod Flood
Secured/Gated Community (single entry or guarded)		10% to 15% of NHR	
Burglar Alarm (local or central station)		5% to 10% of NHR	Must have alarm cert on file
Central Station Fire Alarm		10% of NHR	Must have alarm cert on file
Complete Home Sprinklers (does not apply to 40% max)		15% of NHR	Must have proof on file
Accredited Builder Discount		5% of NHR	Eligible builders listed online
Hardiplank Siding Discount		5% of NHR	
Water Control Device Discount		3% to 5% of NHR	Must have installer cert on file
Electronic Policy Distribution		1% of NHR	Insured must sign authorization
Hip Roof (does not apply to 40% max)		Varies based on HUR	90% Hip shape to qualify
Financial Responsibility Credit		10% to 20% of NHR	700-749=10%; 750+ = 20%
AGE OF ROOF		WINDSTORM LOSS MITIGATION	
Composition Shingle - Composition shingle must be 14 years or newer, 15 year old composition shingle roofs must provide inspection indicating life expectancy.		Signed Windstorm Loss Mitigation forms (OIR 1802) 02/12 edition must be sent into company for verification with accompanying photos.	
Tar & Gravel - 12 years and newer (no flat roofs permitted)		If completed form is not received windstorm loss mitigation credits will be removed.	
Tile – 30 years and newer		Forms must be signed by Homeowner and Inspector.	
Metal - Unlimited		Association form permitted for HO-6.	
LOSS HISTORY			
New business risks with one previous property claim in the last five years (excluding acts of God) may be bound based on agents' judgment			
New business risks with any previous personal liability claims and/or 2 or more property claims within the last 5 years must be referred to company prior to binding.			
New business risks with previous water damage claim(s), or one claim over \$5,000 must have proof of all repairs completed and proof that cause of loss has been corrected in agent file.			
CONTACT INFORMATION		PAYMENT ADDRESSES	
Customer Service/Underwriting : 866-561-3433	AMERICAN TRADITIONS PO Box 919209 Orlando, FL 32891-9209	MODERN USA PO Box 919228 Orlando, FL 32891-9228	
Claims: 866-270-8430			
Claims Fax: 866-725-5051			
Endorsement Fax: 727-507-7596	OVERNIGHT American Traditions 2290 Premier Row PO Box 919209 Orlando, FL 32891-9209	OVERNIGHT Modern USA 2290 Premier Row PO Box 919228 Orlando, FL 32891-9228	
Endorsement Email: endorsements@westpointuw.com			
PO Box 2800 Pinellas Park, FL 33780			
7785 66th Street Pinellas Park, FL 33781			
MISCELLANEOUS			
Electronic signatures are permitted.			
Retain signed NB application in agency file or upload to policy history.			
Agents may process premium/non-premium bearing endorsements online in policy history page – upload supporting documentation at time of endorsement.			
2, 3 & 4-pay plans available. Credit cards payments permitted (fee is charged). EFT payments permitted (no fee).			