



EPIC
Protection Against the Elements

Elements
Property
Insurance
Company

1-866-726-3491

Quick Reference Guide-HO3

| Property Coverages | | |
|--------------------------------|---------|-------------|
| Coverage A – Dwelling | Minimum | \$150,000 |
| | Maximum | \$1,000,000 |
| Coverage B – Other Structures | Minimum | 0% of A |
| | Maximum | 15% of A |
| Coverage C – Personal Property | Minimum | 0% of A |
| | Maximum | 75% of A |
| Coverage D – Loss of Use | Minimum | 10% of A |
| | Maximum | 20% of A |

| Liability Coverages | Basic Limit | Option 1 | Option 2 (Approval Required) |
|---------------------------------|-------------|-----------|---------------------------------|
| Coverage E – Personal Liability | \$100,000 | \$300,000 | \$500,000 |
| Coverage F – Medical Payments | \$1,000 | \$3,000 | \$5,000 |

| Deductible Options | |
|--------------------|---|
| All Other Perils | \$500, \$1,000 (Default) , \$2,500 |
| Hurricane | \$500, 2%, 5%, 10% |
| Sinkhole Loss | 10% |

NOTE: The combined limit of liability for Coverage A, B, C, D and Scheduled Personal Property may not exceed \$1,250,000 without prior underwriting approval. For risks outside the above guidelines, submit Unbound for underwriting review.

Underwriting Guidelines

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|------------------------|--|
| 4 Point Inspection | 4 Point required, completed in the last 3 years, on all homes 31 years and older |
| Age of Roof | Tile and Metal roofs should be in good condition with no evidence of leaks or damage |
| | Shingle roofs older than 15 yrs. old require a 4 point or roof certification stating that roof is in good condition and has a life expectancy of 5 yrs |
| Animal Liability | Liability and Medical Payments coverage available by endorsement (See “ Endorsements ” section) |
| Builders Risk | Not Available |
| Construction | Mixed (Masonry/Frame) a combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class and code as masonry |
| Distance to Coast | Coastal capacity is available but is risk specific and the home must be quoted first to determine eligibility |
| Electrical | Properties with knob and tube, 100 amps or less service, breaker boxes from brands that have been recalled (such as Federal Pacific & Zinsco), and homes with aluminum (with the exception of service entrance wiring and dedicated 220 circuits) are ineligible |
| Estate or Trust | Requires underwriting preapproval and must be established strictly for tax purposes and the beneficiary of the trust/estate/LLC must be the primary beneficiary and the primary resident of the home |
| Farm Animals | Up to three (3) will be considered with prior underwriting approval |
| Force Placed Insurance | Risks with current force-placed coverage are acceptable but subject to a 10% surcharge |
| Golf Carts | Physical Damage and Liability coverage available by endorsement (See “ Endorsements ” section) |
| Heating | Properties with a portable heater or open flame as a primary source of heat, (e.g., electric, oil or kerosene portable space heater, gas heater, or any device utilizing an open flame) are ineligible |

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| Land Size | 10 acres maximum |
| Lapse in Coverage | Lapses over 30 days are ineligible |
| Loss Assessment Coverage | \$1,000, \$2,000, \$3,000, \$5,000 |
| Ordinance & Law Coverage | 25% included, 50% available upon request |
| Plumbing | Properties with polybutylene plumbing are ineligible . Galvanized and PEX plumbing that is in good repair may be considered and are subject to underwriting review and approval |
| Prior Losses Maximum | Up to two non-weather related claims in the past three years will be considered. “Non weather” related losses over \$10,000 are ineligible |
| Scheduled Personal Property | Coverage for Jewelry-Personal, Furs, Stamp & Coin Collections, Fine Arts & Antiques, Golf Equipment and Silverware. Available by Endorsement (See “ Endorsements ” section) |
| Aluminum Framed Screen Enclosures | Available by Endorsement and screen/ mesh is included (See “ Endorsements ” section) |
| Secondary/Seasonal Occupancy | A seasonal or secondary residence that is unoccupied by the owner from six (6) to nine (9) months, and is not rented to others may be written subject to a 10% premium surcharge. A seasonal residence that is unoccupied for more than 9 months or is rented to others is not eligible |
| Sinkhole Coverage | By Endorsement where eligible (See “ Endorsements ” section) |
| Tenant Occupancy | Ineligible |
| Water Backup and Sump-Pump Overflow | Available by Endorsement with a \$5,000 limit of liability. Premium \$25 (See “ Endorsements ” section) |
| Water Heater | Should be in good working condition and not older than 15 yrs. If older than 15 yrs., subject to UW review, a 4 pt inspection and/or pictures showing condition will be required |



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List of Ineligible Risks

| | |
|--|---|
| Asbestos Shingles or Siding | Properties with replacement cost exceeding 1 ½ times market value, excluding land values |
| Commercial Property | Material Misrepresentation, Insurance Fraud or Arson |
| Circuit Breaker Panels: Federal Pacific Boxes are unacceptable. Any panel brands under recall are subject to prior underwriting approval | Mobile Homes |
| Condemned Properties | Non-Habitational Property |
| Dogs of specific breed as listed or dogs with bite history and/or aggressive behaviors: Akita, American Pit Bull Terrier, American Staffordshire Terrier, Catahoula Leopard, Chow, Doberman Pincher, German Shepherd, Husky, Malamute, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier or Wolf | Open Claim or risks with more than two prior property claims in the past three (3) years |
| Dwellings unoccupied for 9 consecutive months or more | Property built on landfill |
| Excessive or unusual liability exposures (ATV's, skateboard and bicycle ramps, empty inground pools) | Property constructed partially or entirely over water |
| Fraternity or Sorority Houses | Properties in disrepair, lack of maintenance or with existing damage. |
| Foreclosures: Properties in foreclosure will not be eligible | Protection Class 8B, 9 or 10 |
| Flat roofs-less than 2:12 pitch | Roofs with more than 1 layer of shingles |
| HO3 multi-family buildings with more than 2 units without a fire division. | Special Hazard Flood Zone-ineligible if no flood coverage |
| Triplexes, quads, row houses and town-homes | Trampolines, Diving Boards, Slides |
| "Do-It-Yourself Construction" Dwellings or structures that are homemade or rebuilt | Dwellings in the course of construction that will not be completed and occupied by the insured within 30 days |
| Inaccessible Properties (E.g. isolated property including barrier islands not connected to the mainland by a road) | Unfenced, Unscreened or Unfilled Pools |
| | Vacant or Unoccupied Property |
| | Buried oil tanks on the premises |
| | Properties with three (3) or more mortgages |

Endorsements

Animal Liability

Personal Liability \$25,000. Medical Payments \$5,000. Premium amount \$25. *See EPIC's Diamond HO3 Program manual*

Aluminum Framed Screened Enclosures

Coverage is only available at \$5,000 increments. Minimum Coverage limit: \$5,000, Maximum Coverage Limit: \$50,000. Screen or mesh included. Coverage is provided at Replacement Cost. *See EPIC's Diamond HO3 Program manual*

Golf Cart Physical Damage and Liability Coverage

Physical Damage-ACV up to \$5,000

Personal Liability/Medical Payments

\$100,000/\$1,000

\$300,000/\$3,000

\$500,000/\$5,000

See EPIC's Diamond HO3 Program manual

Scheduled Personal Property

Jewelry-Personal, Furs, Stamp & Coin Collections, Fine Arts & Antiques, Golf Equipment & Silverware

An appraisal or bill of sale no older than three (3) years must accompany the application or endorsement request for each item worth \$5,000 or more and for each total schedule of over \$10,000. *See EPIC's Diamond HO3 Program manual*

Sinkhole Loss Coverage

Approved structural inspection of the home will be required in the following counties: **Alachua, Broward, Citrus, Dade, Hamilton, Hernando, Hillsborough, Lake, Manatee, Marion, Pasco, Pinellas, Polk, Seminole, Sumter, Swannee, Wakulla & Washington.** *See EPIC's Diamond HO3 Program manual*

Water Back up and Sump Overflow

Limit of liability available under this option is \$5,000. A deductible of \$250 applies. Premium Per policy \$25.

See EPIC's Diamond HO3 Program manual

The information provided is excerpts from the EPIC Diamond Homeowners HO-3 Program Manual. The material herein is provided for informational purposes only and does not supersede or replace any information provided in our manuals, forms, and rates as approved by the Florida Office of Insurance Regulation.

Contact Us

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| | | | | |
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