

**Cypress Property & Casualty Insurance Company**  
**Florida Homeowners Quick Reference Card**

**General Underwriting Requirements - New Business**

**Valuation and Protection**

- Coverage A for Dwellings and Condos must be equal to 100% of replacement cost.
- There must be smoke detectors close to the kitchen and all sleeping areas.

**Risks May be Ineligible Due to:**

**Applicant Characteristics and/or Loss History**

- Bankruptcy, liens, judgments, foreclosures or repossessions within the last 5 years, more than 2 mortgagees, or any conviction of insurance fraud, including arson.
- Risks previously rejected, canceled or non-renewed by any company for underwriting reasons.
- Applicants with prior Water, Theft, Fire or Liability claims without prior Underwriting approval.
- Lapse in coverage over 90 days or forced-placed coverage by mortgagee (unless structure is a Condominium - No Prior Insurance Form must be completed).

**Property Characteristics**

- Dwellings older than 30 years or condos older than 40 years without **prior Underwriting approval**.
- Dwellings and Condos with unrepaired damage.
- Dwellings with composition shingle roofs older than 15 years or unapproved roof (i.e. wood shake).
- Dwellings not displaying a pride of ownership (poor condition or poorly maintained).
- Dwellings with a Replacement Cost more than 1 1/2 times the Market Value.
- Dwellings in the course of construction.
- Mobile homes, modular homes, log homes, motor homes, pre-fabricated homes, houseboats, or trailer homes.
- Dwellings heated by solid fuel or other heating devices not controlled by a wall-mounted thermostat. Exception: Factory or professionally installed central gas heat or fireplace systems.
- Town Houses or Row Houses not separated by at least one masonry firewall between every other unit (8 units max. per building).
- Construction of the dwelling completed by the named insured or someone other than a licensed contractor.
- Porches or decks over 2 feet off the ground or with 3 or more steps leading to them without properly installed handrails.

**Occupancy**

- Vacant properties or currently held for sale (Unless new owner will be moving in within 60 days).
- Multi-family dwellings for three or more families.
- Home day care exposures.
- When not used solely as a private residence, except for permitted incidental occupancies.
- Dwellings part of a "working farm", whether or not farming is the principal source of income.
- Dwellings and condos rented to students.

**Location**

- Risks located on barrier islands or on more than 5 acres (HO3 only).
- Protection Class 10 risks (prior Underwriting approval required for Protected Subdivisions).
- Dwellings built on pilings, stilts or over water or with open foundation.
- Dwellings located in areas of sinkhole activity, or subject to brush or forest fire.
- Not visible from 2 other dwellings, in sight of a paved road or not accessible year-round to fire fighting equipment.
- Dwellings in condemned areas, including urban renewal or highway construction.
- Risks, other than condos, in Wind Pool eligible areas.
- In flood zones A or V, unless covered by NFIP (To qualify, risk must have a flood policy with similar limits).
- If also insured under another insurance policy, except NFIP policies.
- Dwellings within 1000 feet of mean high tide or located entirely or in part over any body of water.
- Properties built on landfills previously used for refuse.

**Liability Exposures**

- Exotic pets (e.g. pythons), livestock, saddle animals or farm animals.
- Animals with bite history or dogs trained as guard dogs or attack animals.
- Dogs of the following breeds or mixture including following breeds: (Akita, American Pit Bull, American Bulldog, American Staffordshire Terrier, Catahoula Leopard, Chow, Doberman, German Shepherd, Presa Canario, Pit Bull, Rottweiler, Staffordshire Bull Terrier, Wolf).
- Unfenced swimming pool, hot tub or pond
- Pool with diving board or slide.
- Trampoline, all terrain vehicles or any unlicensed recreational vehicle.

**Binding Authority**

- Authority is for limits, coverage forms and options shown in the manual. See **Florida Standard Homeowners Manual** for details.
- Refer exceptions with supporting information to your Cypress Underwriting Team for approval prior to binding.
- Binding Authority is suspended during hurricane and tropical storm activity or when notified by the Company.

## Cypress Property & Casualty Insurance Company Florida Homeowners Quick Reference Card

### COVERAGES, FORMS AND LIMITS AVAILABLE

Coverage / Forms	HO-3	HO-4	HO-6
<b>A – Dwelling</b>	\$150,000 - \$500,000*	N/A	\$40,000 - \$300,000
<b>B – Other Structures</b>	2% of Coverage A (up to 10%)	N/A	N/A
<b>C – Contents</b>	50% of Coverage A (up to 75%)	\$25,000 - \$50,000	\$25,000** - \$250,000
<b>D – Add'l Living Exp.</b>	10% of Coverage A	10% of Coverage C	20% of Coverage C
<b>E – Personal Liability</b>	\$100,000, \$200,000 or \$300,000 (per occurrence basis)		
<b>F – Medical Payments</b>	\$1,000, \$2,500, or \$5,000 (per person basis)		
*Maximum binding varies by territory.			
** Contents available at a minimum of \$10,000 for HO6 units rented to others			

Loss Settlement Conditions			
Coverage / Forms	HO-3	HO-4	HO-6
<b>A – Dwelling Replacement Cost</b>	Replacement Cost	N/A	Replacement Cost
<b>B – Other Structures</b>	Replacement Cost	N/A	N/A
<b>C – Contents</b>	Actual Cash Value*	Actual Cash Value*	Actual Cash Value*
<b>D – Add'l Living Exp.</b>	Actual Cost Incurred**	Actual Cost Incurred**	Actual Cost Incurred**
<b>E – Personal Liability – Per Occurrence</b>	<b>F – Medical Payments – Each Person</b>		
* Replacement cost coverage available for an additional premium (Rule 5.13).			
** Loss reimbursements are subject to a maximum recovery of 1/3 of the stated aggregate limit for each month that conditions exist which render the dwelling unfit for normal use.			

Deductible Options					
HO-3		HO-4		HO-6	
Hurricane	All Other Perils	Hurricane	All Other Perils	Hurricane	All Other Perils
\$500	1%	\$500	\$500	\$500	1%*
\$1,000	\$500	2%		\$1,000	\$500
jenn2%	\$1,000	5%		\$2,500	\$1,000
3%	\$2,500	10%		\$5,000	\$2,500
5%	\$5,000			2%	\$5,000
10%				5%	
* Available for minimum dwelling coverage limit of \$50,000					

Coverage, Options and Definitions (Rule Reference)			
1.4	Roof Eligibility	1.5	Plumbing System Eligibility
2.2	Prior Insurance	4.3	Age of Dwelling
4.6	Building Code Effectiveness Grading	4.7	Protective Devices/Miscellaneous
5.1	Deductibles	5.4	Screened Enclosure Hurricane Coverage (HO3)
5.5	Coverage B - Other Structures (HO3)	5.6	Coverage C - Contents (HO3)
5.7	Personal Liability & Medical Payments	5.8	Other Structures Rented to Others (HO3)
5.9	Permitted Incidental Occupancy	5.10	Ordinance or Law (increase to 50%)
5.11	Additional Amount of Insurance (Cov A -HO3)	5.12	Unit Owners Special Coverage A (HO6)
5.13	Personal Property Replacement Cost	5.14	Increased Special Limits of Liability (Cov C)
5.15	Refrigerated Personal Property	5.16	Business Property (up to \$10,000)
5.17	Scheduled Personal Property (up to \$30,000)	5.18	Loss Assessment
5.19	Limited Fungi, Wet/Dry Rot, Bacteria	5.21	Home Computer Coverage (up to \$20,000)
5.22	Sinkhole Coverage	5.23	Golf Cart Physical Damage & Liability
5.24	Animal Liability (\$25,000)	5.25	Unit Rented to Others (HO-6)
5.26	Water Back-up / Sump Overflow	5.30	Identity Theft Restoration Services

**Send Payments To:**  
Service First Insurance Group, LLC,  
Agent for Cypress Property & Casualty Ins. Co.  
PO Box 31301  
Tampa, FL 33631

**For Overnight Payments:**  
Cypress Property & Casualty Insurance Company  
Attn: Payment Processing  
100 Paramount Drive  
Suite 100  
Sarasota, FL 34232

**For Policy Servicing & Accounting:**  
Toll Free: (800) 765-1347  
[cypressflagents@csc.com](mailto:cypressflagents@csc.com)  
Fax: (469) 499-2317  
PO Box 49527  
Sarasota, FL 34230

**For Underwriting & Marketing:**  
Toll Free: (877) 560-5224  
Fax: (904) 992-9535

**For Claim Reporting and Service:**  
Toll Free: (888) 352-9773  
Fax: (877) 352-9773  
100 Glenridge Point Pkwy  
Suite 300  
Atlanta, GA 30342  
[fnol.cypress@ordertaking.com](mailto:fnol.cypress@ordertaking.com)

**Corporate Office:**  
13901 Sutton Park Drive South  
Suite 310  
Jacksonville, FL 32224  
Toll Free: (877) 560-5224  
Fax: (904) 952-9535

**Payment Plans:**

- Monthly Pay (EFT required)
- Full Pay
- 2 Pay - 55/45\*
- 4 Pay - 25/25/25/25\*
- Quarterly - 40/20/20/20\*

\*(See manual for installment due dates & payment fees)

#### **NO OUTSIDE PREMIUM FINANCING ACCEPTED**

**Submission Requirements:**

- ACORD Application Online
- Premium Payment
- Agent to retain all signed or required documents, photos and alarm certificates, etc. in agency file