

Cypress Property & Casualty Insurance Company
Quick Reference Card - Cypress Dwelling Fire Program

General Underwriting Requirements

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.
- Two or more losses of any kind (except for a documented catastrophe loss) in the previous 3 years. Will be considered only if cause of loss has been corrected or corrective measures have been taken.
- 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 or Condos older than 30 years with no approval prior to binding.
- Dwellings and Condos with unrepaired damage.
- Dwellings with composition shingle roofs older than 15 years or unapproved roof.
- Dwellings not displaying a pride of ownership (poor condition or poorly maintained).
- Mobile homes, modular, log homes, motor homes, pre-fabricated homes, houseboats, or trailer homes.
- Dwellings heated in whole or part by solid fuel or other heating devices, such as wood burning stoves; not controlled by a wall-mounted thermostat; and dwellings heated in whole or in part by a portable space heater. Exception: Factory or professionally installed central gas heat or fireplace systems.
- Town Houses or Row Houses that contain more than 4 individual family units within a Fire Division.
- Construction of the dwelling completed by the named insured or someone other than a licensed contractor.
- Under Construction.

Occupancy

- Vacant properties (Unless vacant for less than 60 days, in good repair & actively listed for sale or rent).
- Short-term rentals (minimum lease time 2 months)
- Multi-family dwellings for more than 4 families.
- Home day care exposures.
- Dwellings primarily used for business or incidental occupancies, other than an office.
- Dwellings part of a "working farm", whether or not farming is the principal source of income.
- Dwellings and condos utilized as a fraternity, sorority or any similar housing arrangement.

Location

- Dwellings located on more than 5 acres and located in protection 9 or 10.
- Protection Class 10 (unless located within a Protected Subdivision).
- 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.
- 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 CPIC and NFIP policies.
- Dwellings located entirely or in part over any body of water.

Liability Exposures

- Exotic pets (e.g. pythons, rattlesnakes) or livestock, saddle animals or farm animal exposure on the premises.
- Animals with bite history or have caused any bodily injury to any person.
- Any dangerous dogs including, but not limited to any of the following breeds or any mixture that includes any of the following breeds: Akita, American Pit Bull Terrier, American Staffordshire Terrier, Catahoula Leopard, Chow, Doberman Pinscher, German Shepherd, Presa Canario, Pit Bull, Rottweiler, Staffordshire Bull Terrier, Wolf.
- Unfenced swimming pool or pond or similar water exposure on the premises.
- Swimming pool with diving board or water slide on the premises.
- Trampoline, ATV or any other unlicensed recreational vehicle on the premises.
- Policy must be issued in the name of an individual, and any corporate entity added as an Additional Insured. Ineligible if owner is a corporation, developer, partnership, or property management firm.

Binding Authority

- Authority is for limits, coverage forms and options shown in the manual. See the **Dwelling Fire Manual** for more 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.

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COVERAGES, FORMS AND LIMITS AVAILABLE

Coverage / Forms	DP 00 01	DP 00 03
A – Dwelling A - Condo	\$150,000 - \$500,000* \$40,000 - \$300,000*	\$150,000 - \$500,000* \$40,000 - \$300,000*
B – Other Structures	2% of Coverage A (up to 50%) May be decreased to 1%	2% of Coverage A (up to 50%) May be decreased to 1%
C – Contents	Up to 50% of Coverage A (0- \$250,000)	Up to 50% of Coverage A (0- \$250,000)
D – Fair Rental Value	Up to 20%	Up to 20% combined
E - Add'l Living Exp.	Not Available	Included with D - Fair Rental Value
L – Personal Liability	\$100,000 or \$300,000	\$100,000 or \$300,000
M– Medical Payments	\$1,000 (Basic) \$3,000 or \$5,000	\$1,000 (Basic) \$3,000 or \$5,000
	*Maximum binding varies by territory.	

Loss Settlement Conditions		
Coverage / Forms	DP 00 01	DP 00 03
A – Dwelling / Condo	Actual Cash Value**	Replacement Cost*
B – Other Structures	Actual Cash Value	Replacement Cost*
C – Contents	Actual Cash Value	Actual Cash Value**
D – Fair Rental Value	Actual Cost Incurred	Actual Cost Incurred
E - Add'l Living Exp.	Not Available	Actual Cost Incurred***
*Actual Cash Value available for premium credit.		
**Replacement Cost coverage available for an additional premium.		
***The Additional Living Expense reimbursement under this section is subject to a maximum recovery of 80% of the stated aggregate limit.		

Coverage, Options and Definitions (Rule Reference)			
23	Windstorm Resistive Features	38	Theft Coverage (DP 00 03 only)
24	Protective Device Credits	39	Sinkhole Coverage
25	Covered Porch Exposure	40	Windstorm or Hail Exclusion
25	Open Water Exposure	41	Loss Assessment Property Coverage
26	Townhouse or Row House	42	Loss Assessment Liability Coverage
27	Age of Dwelling	43	Refrigerated Personal Property
28	Loss Free Renewal Credit	44	Screened Enclosures Coverage
29	Year of Construction	45	Limited Water Damage Coverage (\$10,000)
30	No Prior Insurance	46	Water Back Up and Sump Overflow (\$5,000)
31	Personal Property Replacement Cost (DP 00 03 only)	47	Permitted Incidental Occupancy
32	Ordinance or Law Coverage (increase to 50%)	48	No Paid Claim Rating Plan (Renewals only)
33	Vandalism & Malicious Mischief (DP 00 01 only)	49	Coverage B - Other Structures
35	Modified Loss Settlement - Dwelling (DP 00 01 only)	50	Personal Liability and Medical Payments Coverage
36	Actual Cash Value Loss Settlement Credit - Dwelling (DP 00 03 only)	51	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
37	ACV - Windstorm or Hail Losses to Roof Surfacing (DP 00 03 only)	52	Animal Liability (\$25,000)

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

For Overnight Payments:
Service First Insurance Group, LLC,
Agent for Cypress Property & Casualty Ins. Co
Attn: Payment Processing
100 Paramount Drive
Suite 100
Sarasota, FL 34232

For Policy Servicing & Accounting:
Toll Free: (800) 765-1347
Fax: (469) 499-2317
cypressagents@csc.com
Cypress Property & Casualty Ins.
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

Corporate Office:
13901 Sutton Park Drive South
Suite 310
Jacksonville, FL 32224
Toll Free: (877) 560-5224
Fax: (904) 992-9535

Payment Plans:

- Monthly Pay (EFT required)
- Full Pay
- 2 Pay - 60/40*
- 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