

Underwriting Snapshot

Dwelling Limit (Coverage A)	Minimum coverage: HO-3 \$100,000 Basic Choice \$50,000 Tri-County minimum coverage: HO-3 \$200,000 Basic Choice \$100,000 If Coverage A is \$800,000 or more, an underwriting review pre-bind is required.	Polybutylene Branch Plumbing	Acceptable with Water Damage Exclusion; Limited Water Endorsement not permitted.
Home Age Limit	There is no age limit on dwellings; however, we do not accept historically designated homes.	Galvanized Branch Plumbing	Acceptable with Water Damage Exclusion with the optional Limited Water Buy-Back Endorsement.
Construction Type	Any dwelling with more than 33.3% Frame will be considered Frame. Any dwelling with more than 33.3% Masonry Veneer will be considered Masonry Veneer.	Water Heater Age Limit	15 years and newer inside the home; garage/non-living space no age requirement; condition subject to underwriting review
Roof Geometry	May be applied without a wind mitigation form and will be verified at time of inspection. Call Underwriting or AMM to discuss if the percentage of "Other" is minimal.	PEX Plumbing	Acceptable regardless of age; condition subject to underwriting review.
Roof Age	Risks with roofs that exceed their maximum useful life expectancy and/or contain conditional concerns are subject to underwriting review. 15 yrs for flat roofs 20 yrs shingle roofs (15 yrs Tri-County*) 30 yrs tile/metal roofs (25 yrs Tri-County*) *verified with a final roof permit	Water Exclusion/ Buy-Back	HO-3 Only: Water Damage Exclusion will be applied automatically if the home is 40 years or older. Limited Water Damage Buy-Back Coverage (\$10,000) may be elected for an additional premium.
Flat Roof Over Non-Living	There is no age limit for roofs over non-living space.	HVAC Systems	If there are window units only call Underwriting for review.
Roof Overlays	Metal installed over shingle roofs, refer to Underwriting. We do not accept shingle over shingle.	Posts, Piers, and Open Foundation	We accept an open foundation up to 3 feet and foundations on concrete pilings. Refer to Underwriting for all others
Wind Coverage	Wind coverage is available statewide. Coverage can be excluded at the insured's request.	Wind Mitigations	For wind mitigation credits, the OIR-B1-1802 (Rev. 01/12) Form must be used. Property address must match the policy address. Include required color photos. No restrictions on inspection date.
Opening Protection	Class A is added without a Wind Mitigation, if the home was built after March 2012 and is located in Brevard, Broward, Charlotte, Collier, DeSoto, Escambia, Glades, Hardee, Hendry, Indian River, Lee, Manatee, Martin, Miami-Dade, Monroe, Okeechobee, Palm Beach, Pinellas, Sarasota and St Lucie counties. We accept A.1, A.2, A.3 as Class A.	Electrical Wiring and Electrical Panels	Risks with single strand aluminum wiring, knob and tube wiring, fuse panels, and cloth wiring are subject to underwriting review. There are currently no electrical panels that are unacceptable; review based on condition. Wattage must be 100 amps for main panel.
FBC Credit	Can be given with a final permit showing the roof was fully replaced after 3/1/2002.	Trampoline, Diving Boards, Slides	Liability is excluded for diving boards and pool slides. Trampoline on premises, refer to Underwriting.
4 Point Inspection	We conduct our own inspections; there is no need for a 4 point. We do not require inspections on homes 5 years and newer.	Mobile / Manufactured Homes	We do not accept mobile or manufactured homes; however, we will accept modular homes.
Distance to Coast	No restriction	Burglar Bars	Burglar bars are acceptable with or without a release latch.
Seasonal/ Secondary Residence	Yes, a 10% surcharge will be applied. Gates, guards, and alarm systems are not required. Must be occupied more than 3 months total (does not have to be consecutive).	Animals	We exclude animal liability. There is no "bad breed" list, but any dogs with a bite history are prohibited. "Exotic" animals, refer to Underwriting.

No Prior (more than 45 Days) or Force-Placed Insurance	A 10% surcharge will apply. Complete the application, a UR will populate, call 877-509-7878 for review. May require a pre-bind inspection. Tri-County: No prior insurance is ineligible. A request to order a pre-bind inspection will only be approved with a further underwriting review. Call 877-509-7878.
Prior Claims	Will take one non-weather related claim (other than Sinkhole). All questions must be answered correctly on the application. Open claims ineligible.
Max Liability	\$300,000 for HO-3 and BC
Screen Enclosure Endorsement	Hurricane Coverage for Screened Enclosures and Carports provides coverage at ACV for damage to aluminum framed carports and screened enclosures - not the screens themselves.
Trusts: Revocable / Irrevocable	Irrevocable trusts are unacceptable. A revocable trust is acceptable as an additional interest. Life estates should be listed as the named insured; provide documentation for Underwriting Review.
LLC / Corporations	Not eligible on HO-3
Estates / Probate	Not eligible
Replacement Cost Estimator	PTS has built in 360Value's RCE which displays an acceptable range for Coverage A. PTI accepts 10% below and 20% above that range with no additional required documentation. For requests outside of that range, submit a detailed RCE (from any vendor) with photos or prior Dec Page to support.
Solar Panels	Coverage is excluded for hurricane loss to solar water heating systems including solar panels, pipes supplying and returning water to solar panels, and equipment or devices controlling solar water heating systems

Farm Animals	Yes, as long as it is for personal use and there is no foot traffic or revenue. We exclude all animal liability.
Max Acreage	There is no maximum acreage amount. Farming or revenue generation not permitted.
Protection Class 1 - 10	Acceptable; gates, guards, and alarm systems are not required.
Available Discounts	Paperless: \$26.00 for HO-3; \$13.00 for BC Military (Active and Retired): 5% (HO-3 only) Homeowners 55 and over: 10% (HO-3 only) Secured Community: 15% ((HO-3 only; does not apply to Secondary/Seasonal properties) Preferred Contractor: 5%
Insurance Scoring	Yes, we rate using Insurance Scoring. Name, DOB, address, and prior address (if new purchase) are required.
AOR Change	Must be requested at least 14 days prior to the renewal date. Cannot be completed midterm.
Claim / Preferred Vendor	Rapid Response Team. The Preferred Contractor Endorsement provides a 5% discount. All work comes with a 3 year workmanship guarantee.
Unpermitted Additions / Alterations	Unpermitted work is ineligible.
Payment Plans/Types	Full pay, 2 pay, 4 pay, 9 pay (EFT through a checking account), and Mortgage billed. Accept all credit cards or ACH Draft with no charge to client. Payment plans include installment fees.

Underwriting Contact Information	
Agency Underwriting Phones	(877) 509-7878 option 2 Hours of Operation: Monday – Thursday: 9am – 6pm EST Friday: 9am – 5pm EST
Agency Underwriting Instant Chat	Website: https://ptidocs.com/ Password: PeoplesTrust18 (case sensitive)

Additional Information	
Company Ratings & Highlights	Demotech A Better Business Bureau A+
Claims Department	(877) 333-1230

PTI Inspection: An interior / exterior inspection is required on all homes older than 5 years. It is best to transfer your client immediately after binding to **Home Inspection Services (800-808-6550)** to schedule their home inspection with the first available appointment. If you are unable to transfer the call, Home Inspection Services will call your client the day after the policy is bound; however, if it is not scheduled and completed within 25 days of the effective date, the policy may be set for cancellation.