



People's Trust Insurance Company

18 People's Trust Way

Deerfield Beach, FL 33441



# Training Guide



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## CONTACT INFORMATION

UNDERWRITING:	561-609-1001
NEW AGENT HOTLINE:	561-821-4454
BUSINESS SUPPORT / AOR CHANGE REQUESTS:	561-235-7004
	businesssupport@PTI.insure
GENERAL UNDERWRITING INQUIRIES:	pticagents@PTI.insure
REINSTATEMENTS:	agencyreinstatements@PTI.insure
CANCELLATIONS:	agencycancellations@PTI.insure
NEW BUSINESS ONLY - UNDERWRITING REVIEWS:	UWsubmissions@PTI.insure
HOME INSPECTIONS:	561-609-1003
CLAIMS:	561-609-1002
LOSS HISTORY LETTER REQUEST:	FNOL@PTI.insure

## COMMUNICATIONS

**PTI Agency Website:** [www.pti.agency](http://www.pti.agency)

The agency website: The agency website is a central resource for our agency partners with information regarding our policies, underwriting guidelines, corporate history, training materials, and answers to FAQs.

**PTI Agency Portal:** <https://myaccount.pti.agency/>

“My Account” gives you instant access to the latest agency-specific documentation, including:

- Commission Statements
- Agency Experience and Production Reports
- Agency Retention Reports
- The information on the My Account site is only accessible by logging into it.
- The username and password are NOT the same as your PTS credentials.
- The login credentials can be provided by the Agency Support team.

**E-Blasts:** Please add [support@pti.agency](mailto:support@pti.agency) to your list of approved email addresses so that you do not miss any of our important communications.



## YOUR PTI SERVICE TEAM

*Dedicated Professionals to Help You Along the Way*

### Agency Support Team:

Our Agency Sales Team is structured as a centralized and internalized Agency Support Team to best assist you with your needs and requests as efficiently as possible. Instead of just one Agency Account Manager, you have a dedicated team!

#### **Agency Support Team**

agencysupport@pti.insure  
561-235-7004

**Jonathan Hollander,**  
Managing Director of Agency Sales  
jhollander@pti.insure

**Ashlee Segal,**  
Director of Agency Support  
asegal@pti.insure

### Underwriting Management Team:

**Caitlin Scheinblum,**  
Chief Underwriting Officer  
cscheinblum@pti.insure

**Kristin Mullins,**  
Underwriting Manager  
kmullins@pti.insure

**Andrew Ehlinger,**  
Senior Underwriting Supervisor  
aehlinger@pti.insure

**Floribeth Jaubert,**  
Underwriting Supervisor  
fjaubert@pti.insure



## **AGENCY UNDERWRITING TEAM**

### ***An Extension of Your Team***

A part of what makes People's Trust Insurance unique is our Agency Underwriting Team. We have an entire unit within the Underwriting Department dedicated to help you and your team navigate through the ins and outs of Underwriting at People's Trust Insurance.

For immediate assistance with submissions, reinstatements, questions, clarifications, and rush escalations:

#### **Call Agency Underwriting at 561-609-1001:**

Hours of Operation: Monday – Thursday 9:00 am – 6:00 pm EST

Friday 9:00 am – 5:00 pm EST

#### **Instant Message Chat with Agency Underwriting:**

<https://pti.agency/chat-with-underwriting/>

Chat Hours of Operation: Monday – Thursday 9:00 am – 5:30 pm EST

Friday 9:00 am – 5:00 pm EST

The Agency Underwriting Team is here to help with your questions and help you write more business through People's Trust Insurance. Give them a call today!



## **PREFERRED CONTRACTOR ENDORSEMENT**

Please advise your client regarding the benefits of the Preferred Contractor Endorsement, an integral part of the People's Trust Insurance Company's business model.

By taking advantage of our better way, you get access to 24-hour emergency claims, stress-free Claims Hotline, and a discount on your premium.

In the event of a covered claim, simply report the damage to People's Trust, and we can call upon our affiliate general contractor, Rapid Response Team, to immediately get any time-sensitive damage under control and professionally coordinate all repairs for you – saving you both time and money.

Emergency water mitigation services 24/7. When time is of the essence, we will deploy the Rapid Response Team right away to prevent further damage, any time of the day or night.

You get one-stop claims and restoration service when you allow People's Trust to protect your home and family. Through Rapid Response Team, you receive:

- No Hassle Negotiations
- Priority Repair Service
- Quality Workmanship and Materials
- 3 Year, 100% Satisfaction Guarantee
- IICRC Certified Technicians



## EXPLAINING THE CLAIMS PROCESS

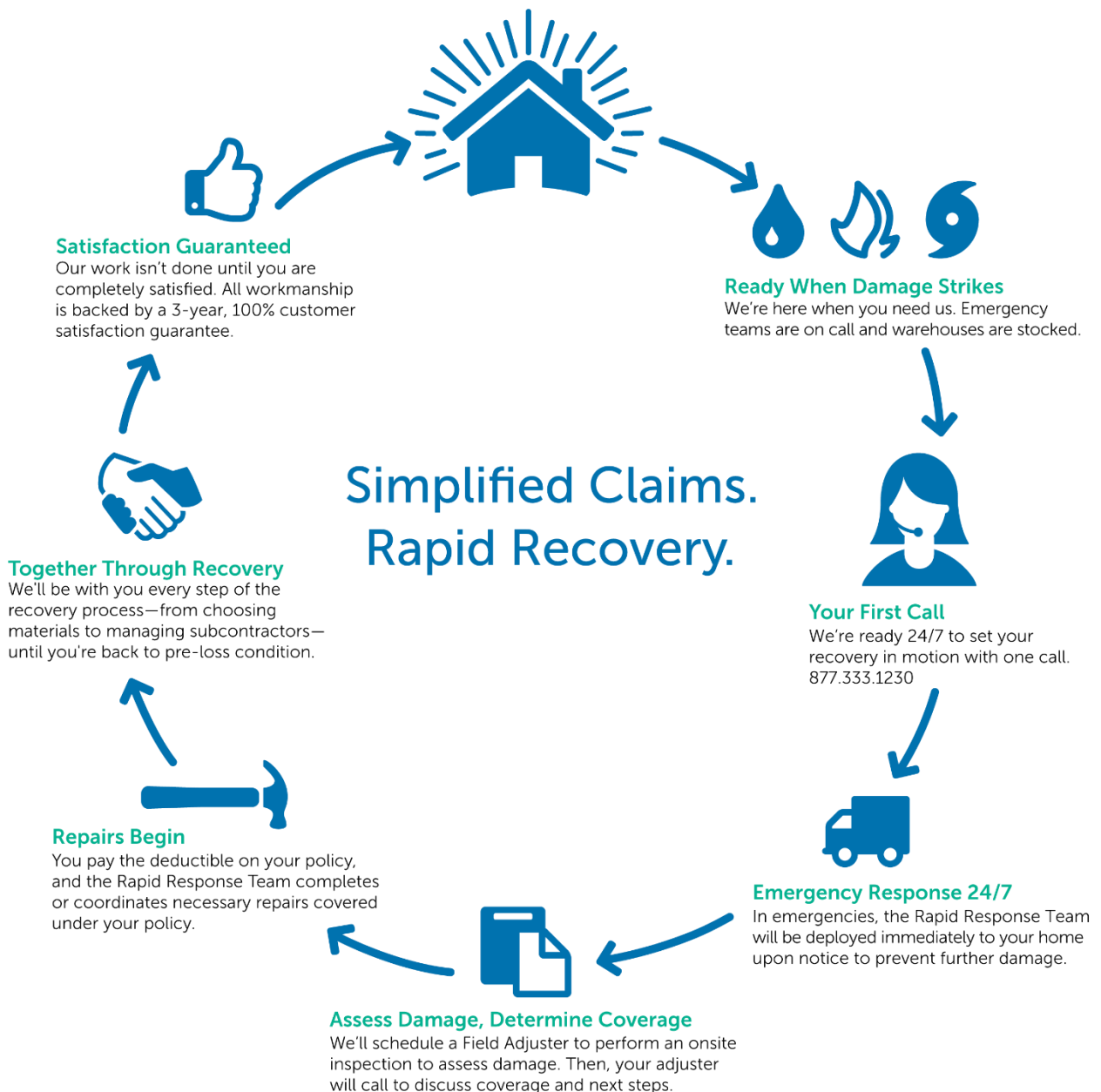
The People's Trust Better Way approach to claims processing is different than other Florida homeowner's insurance companies, and ensures the highest level of consistency and quality, while managing costs and keeping premiums for all policyholders affordable.

Our claims process is simple: **Call People's Trust FIRST** – 24/7 – and we'll take it from there, day or night. Call 561-609-1002.

When disaster strikes and time is of the essence, we will deploy the Rapid Response Team 24/7 for emergency damage mitigation services.

The damage will then be assessed to determine the best course of action to get your client's home back to pre-loss condition as fast as possible. In many cases, People's Trust Insurance will utilize the Rapid Response Team to coordinate all aspects of the recovery process.

# Seamless, No-Hassle Recovery







## PTI HOME INSPECTION

PTI requires complete interior/exterior inspections through our preferred inspections vendor **Home Inspection Services, LLC (HIS)**. An inspection is required on all homes; however, underwriting may make an exception to waive the requirement on properties with a construction age of 5 years or newer. For new purchases, if a pre-purchase home inspection is supplied, the home inspection requirement may be waived. Based on availability, underwriting may elect to assign an alternative option or a third party to satisfy the home inspection requirement.

**Failure to complete a home inspection within 30 days will result in a cancellation of the policy.**

There is no charge to the insured for this inspection. Eligibility for coverage is based on this inspection.

Upon policy binding, a representative from HIS will contact the insured to schedule their inspection. Please note that **it is critical to provide the correct contact information of the insured at the time of quoting/binding**. If we cannot reach the insured due to an incorrect phone number, we will attempt to contact the writing agent. Should we be unable to contact the insured, it will result in a cancellation.

Should the insured wish to contact HIS to schedule their appointment, the direct phone number is **561-609-1003** and email is [Info@hisfl.com](mailto:Info@hisfl.com).

Keep in mind, the company may re-inspect the residence premises (interior and exterior) at the discretion of underwriting.

## ROOF CERTIFICATION INSPECTION

In compliance with the 2022 Florida legislation, a **Roof Certification Inspection** may be performed by a PTI approved inspector from **Home Inspection Services, LLC (HIS)**. At the policyholders' expense, the inspection is used to verify the useful life remaining of the roof.

- \$99.95 for Roof Certification Inspection
- \$74.95 for Roof Certification Inspection, if bundled with another HIS inspection option

View more information, submit an inspection request, track status, and retrieve completed inspections through the HIS Agency Portal:

**HIS: Agent Registration Site:** <https://www.hisfl.com/agent-information>

**HIS: Agency Login Site:** <https://inspection.homeinspectionsservicesfl.com/retailinspection/singlelogin/login.aspx>



## EXPLAINING THE HOME INSPECTION PROCESS

Home Inspection Services will conduct an inspection of the inside and outside of the home. The inspector will need full access to the lot, including other structures, attached rentals, and all rooms of the dwelling. The inspection includes, but is not limited to:

- Overview photos of each room in the home and the outside of home
- Roofing photos (taken from the ground using a camera pole)
- Water heater photos
- Electrical panel photos
- Photos underneath each sink in order to document the plumbing system and fixtures

**We will ask ahead of time for the insured to move/remove items to document cabinet floors/sides.**

- Ceiling photos to document the condition of ceilings and walls and to include any customized construction (i.e. crown molding textured ceilings, etc.)
- Flooring photos in order to include floor coverings (tile, carpet, laminate, etc.)
- Personal property photos for Coverage C items, if applicable
- Attic photos, if access to the attic space is reasonable (with pull down stairs)

The focus and intent of the inspection is to document the home as it is today. If the home shows any existing disrepair our inspectors will identify it. At Underwriting's discretion, we will provide the homeowner an opportunity to repair it. This will prevent further damage to the home. Terms and conditions apply.

Items identified during the inspection may prevent damage homeowners may not be aware of:

- Corroded or improperly installed plumbing supply lines
- Use of infrared cameras and moisture meters may identify insulation and/or water intrusion issues
- Trip/fall hazards and/or liability exposures – i.e. uneven sidewalks or driveways, unfenced pools
- The need for exterior wall waterproofing – sealing any stucco or wall cracks, replacing any rotted siding, etc.
- Identification of appliance life expectancies to help plan for future replacements and/or servicing



## HO3 COVERAGE OPTIONS

The program is intended to offer coverage to homeowners who want extensive coverage on their homes. HO3 is available only to owner occupied properties. A home must be occupied 9 months out of the year to be considered primary and greater than 3 months out of the year to be considered secondary/seasonal.

**Coverage A:** Limits range from \$100,000 to \$2,400,000

Tri-County limits range from \$200,000 to \$2,400,000

Dwelling needs be insured to 100% Replacement Cost

**Coverage B:** Other Structures options are 2%, 5%, 10%, 15%, and 20% of Coverage A. It may also be excluded.

**Coverage C:** Contents coverage is included at 25%, available options are 10%, 50%, or 75% of Coverage A. Excluding contents requires the insured to submit a completed Contents Exclusion form.

**Coverage D:** Loss of Use is included at 10% of Coverage A

**Coverage E:** Personal Liability coverage is included at \$10,000. Available options are offered at \$25,000, \$50,000, \$100,000, \$300,000.

**Coverage F:** Medical Payments to Others coverage is included at \$2,000 and available at \$5,000



## HO3 POLICY ISSUANCE

### An HO3 Policy may be issued to:

- Owner-occupied dwelling used exclusively for a private residence
- No more than two families
- No more than two boarders/roomers per family
- Duplexes where the named insured on the policy physically resides full-time in one of the units

**Note:** Revocable trusts can only be listed as additional interest at the named insured's request

### An HO3 Policy may not be issued to:

- A Corporation
- A Partnership
- An Association
- An Irrevocable Trust
- Triplex and Quadraplex
- Land Trust
- Estate of or in Probate



## BASIC CHOICE COVERAGE OPTIONS

The program is intended to offer coverage to homeowners who are willing to absorb more risk for a lower premium than HO3. Basic Choice is available to Owner Occupied properties, as well as Non-Owner Occupied properties with options to exclude Liability or Medical Payment coverage. Non-owner occupied properties are subject to the following requirements: minimum 12-month lease, must be occupied 12 months out of the year and rated primary tenant occupied.

**Coverage A:** Limits range from \$50,000 to \$2,000,000

Tri-County limits range from \$100,000 to \$2,000,000

Dwelling needs to be insured to 100% Replacement Cost

**Coverage B:** Other Structures options are 2%, 5%, 10%, 15%, and 20% of Coverage A. It may also be excluded.

**Coverage C:** **Owner occupied properties:** Contents coverage is included at 25%, available options are 10%, 50%, or 75% of Coverage A. Excluding contents requires the insured to submit a completed PTIC E008 form.

**Non-owner occupied properties:** Not eligible for contents coverage

**Coverage D:** Loss of Use is included at 10% of Coverage A

**Coverage E:** Personal Liability coverage options are offered at \$10,000, \$25,000, \$50,000, \$100,000, \$300,000. If the named insured is in the name of a Corporation, Trust, LLC, or Association, optional Premises Liability is available.

**Coverage F:** Medical Payments to Others coverage options are offered at \$2,000 or \$5,000

## BASIC CHOICE POLICY ISSUANCE

### A Basic Choice policy may be issued to:

- Owner-occupied dwelling used exclusively for a private residence
- Tenant-occupied, with at least a 12-month lease, occupied 12 months out of the year, and rated primary tenant occupied

### A Basic Choice policy may not be issued to:

- An Irrevocable Trust
- Land Trust
- Estate of or in Probate
- Insured that solely or partially owns more than 4 rental properties, regardless of where the properties are insured, *unless Liability and Medical Payments are excluded*
- Partial tenant and owner occupancy

## BASIC CHOICE PERILS INSURED & EXCLUSIONS

### Basic Choice - Named Perils Insured:

- Fire or Lightning
- Windstorm or Hail (Insured has the option to exclude windstorm coverage from the policy).
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Volcanic Eruption
- Catastrophic Ground Collapse Coverage

### Basic Choice - Exclusions:

- **Water Damage**
- Vandalism and Malicious Mischief\*  
\*optional endorsement to buy back, unless Tenant Occupied
- Theft
- Earth Movement – Sinkhole or settling
- Power Failure
- Neglect
- War
- Nuclear Hazard
- Intentional Loss
- Government Action
- Falling Objects

**NOTE:** This list is intended to be a quick guide. It does not replace or modify the full list of exclusions listed in the policy form.

## UNINSURABLE PROPERTIES

### HO3 AND BASIC CHOICE

- Prior insurance termination (any risk for which a policy was declined, rescinded, cancelled, or non-renewed in the last 5 years for any of the following reasons: material misstatement or omission, material misrepresentation, fraud, failure to mitigate loss or damage)
- Properties with existing or unrepaired damage
- Business exposure with foot traffic and/or storage of business property/goods
- Historical homes
- Properties that contain lead paint
- Principal building constructed partially or entirely over water
- Properties located on barrier islands
- Farm/ranch/orchard/grove OR where farming activities/ranching operations take place
- Unfenced/unscreened pool/spa; empty in-ground pool/spa
- Asbestos material in any part of the property location
- Insured with prior felonies
- Properties that participate in net energy metering
- Liability and Medical Payments will be excluded if an insured has over 4 tenant occupied properties
- Properties with skateboard ramps or other excessive liability exposures
- Condemned properties
- Student housing or short-term vacation rental usage
- More than two roomers or boarders (HO3 only)
- Construction: mobile; manufactured; built on stilts, pilings, posts, piers or constructed with an open foundation not enclosed that is more than 3 feet off the ground; unpermitted construction, additions, or conversions
- Exotic/vicious animals
- Currently vacant/unoccupied properties
- Properties in one of the following: irrevocable trust, land trust, or probate
- Triplex or quadraplex
- Properties with solar roofs
- Townhouses or row houses are ineligible if there are 8 units or more within a building.
- *Refer to the Eligibility Guidelines*



Underwriting Guidelines	Product Type
<b>Primary Dwelling:</b> Owner occupied for 9 months out of the year or more Home which is occupied within 30 days of purchase date Vacant properties Rentals "Principal Building" or other structures constructed partially or entirely over water Structures built using Exterior Insulation and Finishing System (EIFS)	HO3 & Basic Choice HO3 & Basic Choice Ineligible Basic Choice only Ineligible Ineligible
<b>Seasonal/Secondary Dwelling:</b> Must be occupied more than 3 months total during a one (1) year period (does not have to be consecutive) 10% surcharge applies Note: Secured Community Discount does <b>not</b> apply to Seasonal/Secondary properties Rentals	HO3 & Basic Choice Ineligible
<b>Foreclosures:</b> Properties that are purchased as a foreclosure or that were bank-owned within the preceding 12 months prior to purchasing	Refer to UW for review
<b>Homes Held in Trust:</b> Revocable Trusts Irrevocable Trusts	HO3 & Basic Choice Ineligible
<b>Business Exposure:</b> With foot traffic and/or storage of business property/goods	Ineligible
<b>Acreage:</b> Land used for revenue generation, i.e.: grove, animal boarding, riding lessons, etc.	Ineligible

Underwriting Guidelines	Product Type
<b>HVAC:</b> Window Units Only	Refer to UW for review
<b>Existing Damage:</b>	Ineligible
<b>Built-Up Homes:</b> Handrails Required if more than 3 steps or more than 2 feet tall	HO3 & Basic Choice
<b>Properties with skateboard ramps or other excessive liability exposures:</b>	Refer to UW for review
<b>Claims History:</b> One water loss in the past three years More than one non-weather related loss in the past three years More than one water related loss in the past three years Liability or fire related loss in the past three years Sinkhole or earth movement loss history Open claim	Eligible Refer to UW for review Refer to UW for review Refer to UW for review Ineligible Ineligible
<b>Foundation:</b> Solid foundation Dwellings with crawl space Completely enclosed with masonry or wood material around the entire perimeter Open foundation that is more than 3 feet off the ground that is NOT completely enclosed with masonry or wood material around the entire perimeter	HO3 & Basic Choice HO3 & Basic Choice HO3 & Basic Choice Ineligible
<b>Protection Classes 1-10:</b>	HO3 & Basic Choice
<b>Distance to Coast:</b> Barrier Islands properties are ineligible Proof of a Flood policy is required for new business on risks located within 3 miles of the coast	Required

## HO3 and Basic Choice Eligibility Guidelines

The eligibility guidelines below for age and material requirements will be superseded by unacceptable conditions

<b>Roofing:</b>	Clay Tile, Concrete Tile, Metal: Dimensional Shingle, 3-Tab Shingle, Cedar Shake: Flat Roof (Rolled Roof or Gravel): NOTE: Roof ages will be verified with a final roof permit. Age restrictions do not apply to flat roof over non-living area/space	25 years or newer 15 years or newer 15 years or newer
<b>Plumbing:</b>	Polybutylene Tubing: Galvanized Piping: Water Heater with Tank, if over 15 years and located within the home: <i>*Water is not a covered peril under Basic Choice</i>	Eligible with Water Exclusion Eligible with Limited Water Refer to UW
<b>Electrical:</b>	Risks with single strand aluminum wiring, knob and tube wiring, fuse panels, and cloth wiring	Refer to UW
<b>Prior Insurance:</b>	Force Placed Coverage: No Prior Insurance for more than 45 days:	Ineligible Ineligible
<b>New Purchase:</b>	Vacant for more than 30 days:	Refer to UW
<b>Replacement Cost:</b>	PTS has built in 360Value's RCE which displays an acceptable range for Coverage A. On the initial term, coverage must be written within the range. At renewal, coverage will automatically increase to the median value, unless a higher coverage amount is selected. For requests outside of that range, submit a detailed RCE (from any vendor) with photos for review.	
<b>Solar Panels, Solar Water Heating Systems, and Solar Roofs:</b>	Coverage for solar panel(s), solar water heating system(s), and solar roof(s) is excluded from the base policy. An optional Solar Panels and Solar Water Heating Systems endorsement is available for policies that include wind coverage.  Homes with solar roofs are ineligible.	
<b>Roof Certification:</b>	A Roof Certification Inspection may be required for roofs 15 years or greater, to be conducted by an approved inspector from Home Inspection Services, LLC (HIS). Age guidelines may increase based on roof type.	

## SHINGLE ROOF CONDITIONAL CONCERNS

(Missing/Curling Shingles, Granular Deterioration, Nail Pops, Bubbling/Roof Deflections)





## TILE ROOF CONDITIONAL CONCERNS

(Cracked/Displaced/Missing Roof Tiles, Improper Repairs, Exposed Underlayment)



## OTHER ROOFING CONDITIONAL CONCERNS

(Alligatoring/Age Related Wear and Tear, Granular Deterioration, Bubbling, Balding, Algae/Fungi Growth, Rusted Roofing Material)





## EXAMPLES OF POLYBUTYLENE PLUMBING



**Polybutylene Branch Plumbing**



**Polybutylene Manifold**



**Polybutylene Supply Lines**



**Polybutylene Branch Plumbing**



**Typical Code on Polybutylene Supply Lines**



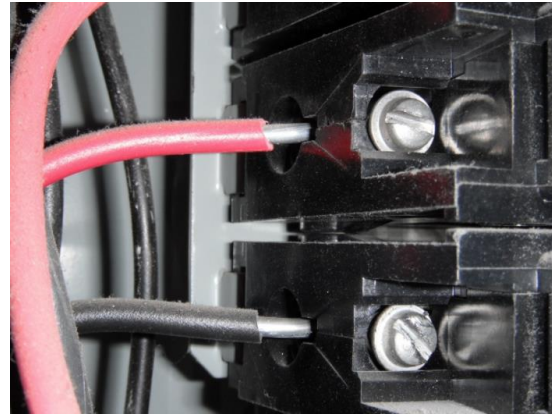
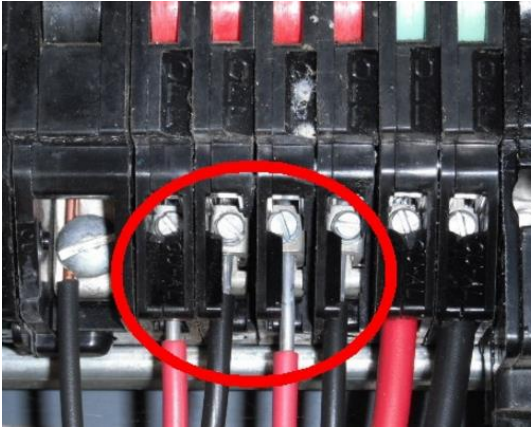
**Polybutylene Branch Plumbing**

## EXAMPLES OF GALVANIZED PLUMBING





## EXAMPLES OF ALUMINUM WIRING



## EXAMPLES OF ACCEPTABLE ALUMINUM WIRING REMEDIATION

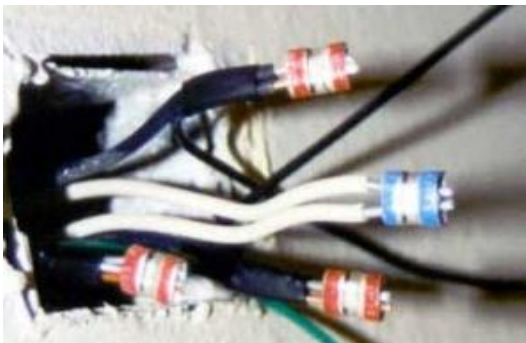
**CO/ALR**



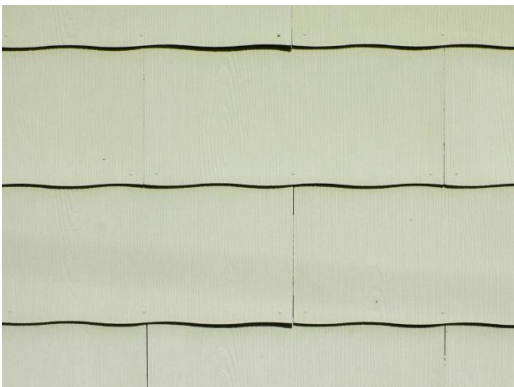
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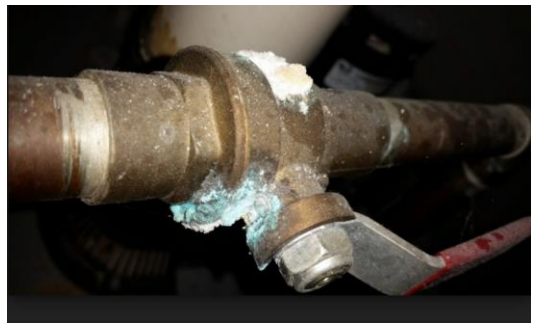


## EXAMPLES OF ASBESTOS MATERIAL





## EXAMPLES OF CORRODED PLUMBING



## EXAMPLES OF OVERHANGING TREE LIMBS





## EXCLUSION AND WATER ENDORSEMENT OPTIONS

### Water Exclusion Endorsement:

Coverage for Water Damage may be excluded for a premium discount. If the property is 40 years and older, this exclusion will be applied automatically.

Note: Coverage for "Accidental Discharge or Overflow of Water or Steam" is deleted from the policy by this endorsement.

The policy definition for what is excluded for "Water" is amended to further restrict any water coverage except for damage that occurs subsequent to and as a direct result of damage caused by a Peril Insured Against. Water penetration through the roofing system is excluded as well.

Please note, the insured may elect to add the Water Exclusion endorsement even if their home is not yet 40 years of age. Additionally, Underwriting may offer this exclusion for eligibility purposes for homes with claim history, ineligible plumbing materials, and/or conditional concerns present.

### Limited Water Buy-Back Coverage:

When the Water Damage Exclusion is applied to the policy, limited water damage coverage may be elected.

The limit of liability for all covered property under this option is \$10,000 and provides coverage for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance. Water penetration through the roofing system is excluded as well.

This coverage may only be added at inception or at renewal.

### Water Back-Up and Sump Overflow Coverage:

Provides up to \$5,000 under Coverages A and B for damage caused by water which backs up from off the "residence premises" through sewers or drains or which overflows from a sump.

This endorsement does not increase the limits of liability for Coverages A, B, C or D shown on your Declarations Page.

This coverage can be purchased for \$25 and is subject to the All Other Peril or \$1,000 deductible, whichever is greater.

This endorsement may only be added at inception or at renewal and is eligible for policies with full water coverage only.





### Windstorm or Hail Exclusion:

Coverage for Windstorm or Hail may be excluded for a premium discount. With this exclusion, losses caused directly or indirectly from a windstorm, hurricane, or tropical storm are not covered.

With a completed, signed windstorm exclusion form, this exclusion can be requested for all homes, including those within the wind pool territory. The wind exclusion form must be filled out and signed by all named insureds.

A letter from the lender is required when the hurricane deductible requested is 10% if the named insured has a mortgage.

This exclusion may only be added at inception or at renewal.

### Contents Exclusion:

Coverage for Contents may be excluded for a premium discount. With this coverage exclusion, loss to contents is excluded.

A signed Contents Exclusion form is required and must be completed and signed by all named insureds. If it is not present or incomplete at time of verification, we will add "Coverage C" back on the policy at the limit of 10%.

Basic Choice tenant occupied policies are not required to submit the Contents Exclusion form, as contents are automatically excluded.

This exclusion may only be added at inception or at renewal.

### Roof Deductible Endorsement:

**Standard Option:** This endorsement may be selected for a premium discount. If selected, a Roof Deductible will apply to losses to the roof system in events **other than** a total loss caused by a covered incident, damage caused by a hurricane, damage caused by a tree or other hazard that damages the roof and punctures the roof deck, or damage requiring the repair of less than 50 percent of the roof.

The amount of the deductible will be 2% of Coverage A. At the time of loss, if 50% of the actual cost to replace the roof system is less than 2% of Coverage A, the Roof Deductible amount applicable to the loss will be reduced to 50% of the actual cost to replace the roof. In the event of a covered loss, the Roof Deductible, AOP Deductible, or Sinkhole Deductible (if applicable), whichever is higher, will apply.

This endorsement may only be added at inception, renewal, or midterm. To be eligible, the Roof Deductible must be greater than the AOP Deductible. If the Roof Deductible - Standard Option is not selected, a signed Rejection of Roof Deductible form is required.

## CONSTRUCTION TYPES

### Acceptable:

- Frame
- Masonry
- Masonry Veneer

### Unacceptable:

- Mobile Homes
- Manufactured Homes
- Self-Constructed
- Ornate features or unusual construction

## UNACCEPTABLE ROOF TYPES

- Roofs that exhibit excessive granular loss
- Roofs with missing, lifting, buckling, curling or cracked shingles or tiles, patched areas, multi-layered, or signs of unrepaired damage
- Roof coatings
- More than two roofing materials
- Shingle over shingle re-roof
- Solar roofs
- Roofs that exceed their maximum useful life expectancy\*
- Unpermitted roofs

*\*NOTE: The company will not refuse to issue or refuse to renew a policy solely because of roof age if an inspection of the roof performed by a company authorized inspector indicates that the roof has 5 years or more of useful life remaining.*



## DISCOUNTS OFFERED

### Secured Community Discount\*\*:

**HO3:** 5% discount is available to the Non-Hurricane portion of the premium to a community with 24 hour manned or passkey gates protecting all entrances to the community.

\*Seasonal/Secondary residences are not eligible for discount.

### Senior Discount\*\*:

**HO3:** 5% discount will be applied to the Non-Hurricane portion of the premium when any named insured is age 55 or older as of the effective date of the policy.

### Military Discount\*\*:

**HO3:** 5% discount is available to the Non-Hurricane portion of the premium when any named insured is active duty or retired from the U.S. Armed Forces as evidenced by a current or expired proof of military service.

Documentation is required. Common documents provided:

- DD Form 214 (Certificate of Release or Discharge from Active Duty)
- DD Form 215 (Correction to DD 2014)

**\*\* Maximum combined discount of 10% for 55+, Secured Community, and Military Discounts**

### Paperless Discount:

\$26.00 for HO-3 and \$13.00 for Basic Choice.

### FBC Credit:

Can be added with a final roof permit. If the home is located in Miami Dade or Broward, the final roof permit must be dated 1995 or later. If the home is located outside of Miami Dade or Broward, the final roof permit must be dated March 2002 or later.

### Alarm Credit:

**HO3:** Central fire and burglar alarm certificate dated within 1 year required. Alarm certificate must be in name of insured or resident, not prior owner. Alarm contract is not transferrable.

**Basic Choice:** Central fire alarm certificate dated within 1 year old required.

### Wind Mitigation Credits:

Wind mitigation inspection will be accepted as long as property address matches policy; does not need to be in current insured's name. The OIR-B1-1802 (Rev. 01/12) Form must be used and include the required color photos; no restrictions on date of inspection. We accept A.1, A.2, and A.3 as Class A Opening Protection.



**Hip Roof Credit:**

May be applied without a wind mitigation form and will be verified at time of inspection. Call Underwriting to discuss if the percentage of "Other" is minimal.

**Roof Credit/Surcharge:**

Based on the age of the roof, the property will either get a Roof Age Credit or a Roof Age Surcharge.

**Opening Protection Credit:**

A wind mitigation inspection or an opening protection inspection must be completed in order to qualify for Class A or Class B Opening Protection Credit, the following pages show what must be marked on the Wind Mitigation Inspection form. We accept A.1, A.2, and A.3 as Class A Opening Protection.

Class A can be added without a Wind Mitigation, if the home was built after March 2012 and is located in Escambia, Pinellas, Manatee, Sarasota, Charlotte, Lee, Collier, Monroe, Miami Dade, Broward, Palm Beach, Martin, St Lucie, Indian River, Brevard, Hardee, DeSoto, Hendry, Okeechobee, or Glades counties.

**Preferred Contractor:**

The Preferred Contractor Endorsement is optional on HO3 and Basic Choice Policies. For a premium discount and in the event of a covered loss, at our option we will send our selected preferred contractor to repair or replace your damaged property. Coverage is provided, subject to the terms and conditions of the policy and this endorsement. This endorsement can only be added or removed at policy inception or at the time of renewal.

The Preferred Contractor Endorsement provides a 5% discount. All work comes with a 3-year workmanship guarantee.



## NEW BUSINESS SUBMISSION PROCESS

Agents have authority to bind new business submissions **less than** \$800,000 Coverage A.

### Steps:

1. Quote the policy
2. Submit the application
3. Take Payment—the quote will NOT become a policy until you take payment
4. If the policy is mortgage billed, mark “billable” in mortgage section. An invoice will be remitted. If marked “billable,” it will bind automatically unless a **UR** appears.

If a **UR** appears, email [UWSubmissions@pti.insure](mailto:UWSubmissions@pti.insure) or call Agency Underwriting at 561-609-1001 for an underwriter to review.

- If Underwriting is not notified, the submission will stay in a quote status
  - When bound, a policy number will be provided. It will begin with either “PFL” (for HO3) or “BFL” (for Basic Choice) followed by a string of numbers (such as PFL123456-00)
  - Print the application for a signature (the application is located under the “Forms” button at top of client’s policy screen).
  - If there is a “Q” in front of the number, it is not bound
5. All submissions sent to [UWsubmissions@pti.insure](mailto:UWsubmissions@pti.insure) prior to 4:00pm should be reviewed by 5:30pm
  6. Upload all required and applicable documentation, which includes but is not limited to:
    - Signed People’s Trust Application
      - We accept electronic signatures
    - Signed HUD/Settlement Statement, Closing Disclosure, or Warranty Deed showing date of purchase
    - Uniform Mitigation Verification Inspection Form OIR-B1-1802 and required color photos
    - Proof of Prior Insurance showing the expiration date and insured location
    - Proof of Centrally Monitored Burglar/Fire Alarm dated within one year
    - Authorization for Automatic EFT Withdrawals Form
    - Contents Exclusion Form
    - Windstorm Exclusion Form
    - Home Inspection completed within 30 days (*cannot be uploaded by agent*)
      - For new purchases, if a pre-purchase home inspection is supplied, the home inspection requirement may be waived.



Required documents must be uploaded to the policy within 21 days of the effective date. Documents can be uploaded to the policy by going to the “Attachments” section found under the “Activity” tab.

- If required documents are not uploaded within 21 days from the effective date, any credits provided will be removed and premium will be increased
- If required documents are not uploaded within 21 days of the effective date, you will need to upload the documents and send an email immediately after uploading to [PTICAgents@pti.insure](mailto:PTICAgents@pti.insure), use the pending endorsement pencil, or call Agency Underwriting to alert us that there is documentation pending review.
- Please remember to print the Wind Exclusion Form and/or the Contents Exclusion Form when wind or contents is excluded from the policy. These forms must be completed and signed by all named insureds and attached to the policy.

**Please call Agency Underwriting at (561) 609-1001**

**or email [UWSubmissions@PTI.insure](mailto:UWSubmissions@PTI.insure) for further assistance.**



# LOSS HISTORY

## Introduction

The Loss History Rating Plan recognizes the loss history of an insured or applicant, for both property and liability coverage, in determining the appropriate premium. This plan will only recognize those losses occurring within the past 36 months.

## Eligibility

A loss shall be considered eligible for a surcharge under this plan if:

- The loss occurred during the 36 months immediately preceding the policy effective date
- The loss occurred with respect to a risk eligible for coverage
- A claim payment was made for the loss
- Surcharges apply to the non-hurricane portion of the premium only

## Exceptions

The following shall not be considered eligible for Loss History Rating:

- A loss resulting from an Act of God or weather-related event
- A loss for which payment occurred only with respect to Medical Payments to Others or similar coverage
- A loss to a dwelling currently owned by an insured or applicant which occurred prior to ownership



## INSURANCE SCORING

### Why is People's Trust using insurance scoring?

Our goal is to price our policies as accurately as possible taking into account the information available to us so the premiums we charge are aligned with the risks we insure. Insurance scoring provides additional information about the risks we insure and allows us to price our policies more appropriately for our customers based on their specific risk assessments.

### What is an insurance risk score?

Insurance scoring is a measurement of insurance risk factors based on various components. We use it to adjust premiums so they are appropriate to the predicted risk level. This results in a savings for many policyholders. Based on the score, the non-hurricane rates may increase or decrease. Rating with an insurance score is common practice in the insurance industry.

### What specific data is used to calculate the insurance risk score?

Credit reports may contain both positive and negative information. This data is used in calculating an insurance score. This data includes outstanding debt, length of credit history, late payments, new applications for credit, types of credit used, payment patterns, available credit, public records, and past due accounts. Previous loss history and public records are also part of the calculation.

### Where does PTI get this information?

The insurance score data is from LexisNexis Risk Solutions, which performs a statistical analysis. They rely on information received from Experian, Equifax, and Transunion. Inquiries used to obtain information to develop the insurance score do not affect the applicant's credit rating.



## NEW BUSINESS SUBMISSION PROCESS: HIGH VALUE HOMES

Underwriting will complete a thorough "High Value Review" prior to binding for properties with Coverage A of \$800,000 or more. This is to better assess coverages, eligibility, and ensure we are properly insuring the property.

- High Value submissions have a 48-hour turn-around time. This excludes weekends and holidays.
- **High Value policies require the following minimum deductibles:**
  - Hurricane = 5%
  - All Other Peril (AOP) = \$5,000
- Please make sure the detailed Replacement Cost Estimator is as in-depth as possible to help expedite the review process. If we find discrepancies, we will need to make the necessary changes. (i.e., Exterior Wall Construction, Quality Grade, Square Footage, Attached Structures, Counter/Vanity Top Material, Secondary Kitchen/Wet Bar, and Custom Features).
- Interior/exterior photos of the property are not required but recommended for accurate RCE/premium and eligibility review.
- If requesting approval on a property with a prior loss, please attach proof of repairs.

### Required Documents for High Value Submissions:

- New Purchases: Appraisal and/or Pre-Purchase Inspection and a detailed RCE
- Properties with Prior Insurance: Prior Declarations Page and a detailed RCE

### Submissions Steps:


1. Initiate quote
2. If the insured wishes to move forward with quoted premium, convert the quote to an application. Once submitted, the application will remain pending due to a "UR" and will require further underwriting review.s
3. Call Agency Underwriting (561-609-1001) to request review. An underwriter will review the submission to determine if it meets our underwriting guidelines and reinsurance rating requirements. If the risk meets our guidelines, the submission will continue to move through the review process at which time you will be required to submit additional required documentation. If it does not, we will advise as soon as possible.
4. Once the final review is complete and the submission is accepted, you will receive a return email or phone call advising you to proceed with payment. After applying payment to bind the policy, the application can be printed and signed.



## PAYMENT

Payment is due at the time of binding. Please remember the policy is not bound until payment is applied (unless marked "mortgagee billed").

Renewal payments received prior to the expiration of the policy are posted to the current active policy that has not expired. All funds posted are transferred to the renewal policy on the effective date of the renewal term by the Accounting Department.

- Acceptable forms of payment are credit card (Visa, MasterCard, American Express, and Discover) and Electronic Funds Transfer from a checking account
- If automatic EFT is selected, the EFT Authorization Form is required
- For New Business only, checks should not be mailed unless they are coming from the Mortgage Company or Title Company on new closings. First installment payment is due at time of binding. Remaining installment payments may be mailed, paid by phone, or on the Customer Portal.
- The down payment (if applicable) is displayed in the quote including all fees
- "Pay" button (  ) allows you to process the premium payment online
- When entering payment amount, use numerical characters only. Do not use special characters (e.g., dollar sign or comma) other than the decimal point.

**Note:** If EFT payment method is selected, all payments will be drafted 2 days prior or after the due date, including renewals. If you wish to remove the EFT, please notify us at least 10 days prior to the payment due date to allow time for processing.





## PAYMENT PLAN OPTIONS

**Pay in Full:** Premium + Fees = Total Annual Premium Due

**2-Pay Plan:** Down Payment = 60% of Base Premium + Fees + \$13.00 Installment Fee

Remaining balance of 40% + \$3.00 Installment Fee due 180 days after policy inception.

**4-Pay Plan:** Down Payment = 40% of Base Premium + Fees + \$13.00 Installment Fee

Remaining balance of 60% is divided into 3 equal installments of 20% + \$3.00 installment fee due on the 90th, 180th, and 270th day of policy (every 3 months).

**9-Pay Plan:** Down Payment = 20% of Base Premium + Fees + \$13.00 Installment Fee

Remaining balance of 80% is divided into 8 equal installments of 10% + \$3.00 installment fee due in 40-day intervals; however, last installment is due 30 days after 7th installment.

Auto EFT is required for the 9-Pay Plan. The EFT Authorization form must be signed by insured and uploaded to the policy. The down payment can be made with any acceptable payment method.

**Mortgagee Bill:** Total Annual Premium is due within 90 days of policy inception; however, a cancellation notice will generate at 60 days. The correct mortgagee clause and loan number must be entered for accurate billing. To make mortgagee billed and have an invoice sent out, select "billable" beneath the mortgagee clause in the application.

All payment plan options (including fees) are visible at the bottom of the page on both new quotes and requotes.

If a policy is bound as mortgagee billed when it should have been bound as insured billed, a signed Statement of No Loss will be required to change the payee and payment plan if requested after the policy effective date.

If a signed Statement of No Loss is not provided, and the requested effective date is in the past, the policy will be reissued to the date payment is made.



## RENEWALS

### Renewal Billing Process:

1. The renewal policy packet is batched to the insured 45 days prior to the renewal effective date
2. A Reminder Notice is mailed 15 days prior to the renewal effective date if the payment has not been received
3. An Expiration Notice is mailed if payment has not been received by the renewal effective date
4. PTI does not offer a "grace period." Underwriting will review for reinstatement consideration within 45 days of the expiration date
5. If the renewal payment is received prior to the effective date, the payment will post on the active term. The funds will transfer to the renewal term on the effective date.

**Note:** Although the renewal policy is viewable in PTS 60 days prior to the renewal effective date, the premium is subject to change and will be batched out 45 days prior to the expiration date of the current term



## CANCELLATIONS

### Steps:

1. If the cancellation date requested is within the preceding 7 days, please submit a signed and dated Cancellation Request (with at least one named insured's signature).
2. If the cancellation date requested is over 7 days, please submit a signed and dated Statement of No Loss / Cancellation of Policy (PDF document available on the Agency Portal and on page 46), signed by at least one named insured and include a Declarations Page showing duplicate coverage/proof of replacement coverage.
3. Insured's request to cancel due to the property being sold requires a copy of the HUD, Closing Disclosure, or Warranty Deed, along with the signed cancellation request (we will backdate the cancellation effective date based on the date the property sold).
4. After submitting the above referenced documentation, an email must be sent to [AgencyCancellations@pti.insure](mailto:AgencyCancellations@pti.insure) or call the Underwriting Team at (561) 609-1001 to alert PTI of the pending request.



## Statement of No Loss / Cancellation of Policy

18 People's Trust Way • Deerfield Beach, FL 33441 • [agencycancellations@pti.insure](mailto:agencycancellations@pti.insure)

Policy No. \_\_\_\_\_ Policy Type: \_\_\_\_\_

Effective Date: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Address: \_\_\_\_\_ City, ST Zip: \_\_\_\_\_

Company: People's Trust Insurance

I, (insured name) \_\_\_\_\_ certify that I contacted People's Trust Insurance Company to cancel the above referenced insurance policy effective (cancellation date) \_\_\_\_\_.

I certify that there have been no losses, accidents or circumstances that gave rise to a claim, or that might give rise to a claim, under the insurance policy referenced above after (cancellation date) \_\_\_\_\_.

I understand that my representation is material to the decision by People's Trust to cancel my policy on the date set forth above and that People's Trust intends to rely upon the truthfulness of this representation in connection with its decision to cancel the policy. I further understand my policy will not apply to any claim that occurs after the cancellation date.

\* Replacement Declarations Page should accompany this form upon submitting to People's Trust at: [agencycancellations@pti.insure](mailto:agencycancellations@pti.insure)

\_\_\_\_\_  
Print Insured Name

\_\_\_\_\_  
Insured Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Insured Name

\_\_\_\_\_  
Insured Signature

\_\_\_\_\_  
Date

BS-Notcs-180709



## REINSTATEMENTS

1. PTI does not offer a "grace period." Underwriting will review for reinstatement consideration within 45 days of the expiration date. Mortgagee billed policies have up to 90 days to make the payment.
2. With any lapse in coverage, a No Loss Statement (PDF document available on the Agency Portal and on page 48) and payment (if applicable) will be required.
3. If attached outside of normal business hours, a signed PTI Statement of No Loss is valid until the end of business the day after it is signed. After that, a new No Loss Statement is required.



## Statement of No Loss

Better Prepared. Simplified Recovery. *Simply a Better Way*

18 People's Trust Way • Deerfield Beach, FL 33441 • [ptcagents@peoplestrustinsurance.com](mailto:ptcagents@peoplestrustinsurance.com)

Policy No. \_\_\_\_\_ Policy Type: \_\_\_\_\_

Effective Date: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Address: \_\_\_\_\_ City, ST Zip: \_\_\_\_\_

Company: People's Trust Insurance

I certify that there have been no losses, accidents or circumstances that might give rise to a claim under the insurance policy whose number is shown above from 12:01am on (date) \_\_\_\_\_ until the reinstatement date of (date) \_\_\_\_\_ at 12:01am.

Print Insured Name

Insured Signature

Date



## AGENT/BROKER OF RECORD CHANGE GUIDELINES

People's Trust has developed a process by which we are able to honor policyholder requests providing a specific agent or agency the legal right to service or maintain a policy with PTI.

The following guidelines are provided to clarify our Agent of Record change process:

- Agents may submit a request to change the Agent of Record on behalf of a policyholder by completing an Acord 36 or People's Trust Agent of Record Change Request (AOR) form.

### Note:

- The completed AOR should be directed to [businesssupport@pti.insure](mailto:businesssupport@pti.insure)
- All policies are subject to review
- Incomplete forms will be rejected and returned to the submitting agent with an explanation
- At least one named insured listed on the policy must sign the form
- AORs will not be backdated. If an AOR was rejected for being incomplete, the effective date of change will be determined upon receipt of the corrected form
- The submitting agent must be an appointed agency of People's Trust
- AOR requests will be accepted no more than 60 days prior to the renewal effective date and only up until the renewal date.
- AORs will only be accepted effective at the renewal date. AORs are not processed midterm. Any exceptions to this are to be approved by management on a case-by-case basis.



## Agent / Broker of Record Change

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18 People's Trust Way • Deerfield Beach, FL 33441 • [businesssupport@pti.insure](mailto:businesssupport@pti.insure)

Current Agency		New Agency	
Agent Name		Agent Name	
Address 1		Address 1	
Address 2		Address 2	
City, ST Zip		City, ST Zip	
Phone		Phone	

Named Insured (As it appears on a Policy)	Policy Number(s)	Effective Date	Expiration Date	Line of Business

Please be advised that we wish to name \_\_\_\_\_  
as our exclusive representative effective \_\_\_\_\_ for the lines of  
business shown above, currently in force or submitted by applications.


This authorization replaces any other authorization that may have been previously completed for any other insurance representative for the stated lines of business.

Insured's Signature		Date	
Insured's Signature		Date	
Company Name (If applicable)		Phone of insured	
Title (If applicable)			
Address 1 of insured			
Address 2 of insured			
City, ST Zip of insured			

PTI-AORA-0717



## ENDORSEMENT REQUESTS

- Select the pencil icon  on the top of the menu bar
- Indicate endorsement request date (cannot be in the past)
- Select the endorsement reason, make the desired changes
  - Select multiple items by holding down the Ctrl button or double clicking
- Select the App Questions option
- Scroll to the bottom and click on “Rate”
- In order to proceed with endorsement, select “Submit to Underwriting”
  - An Endorsement Request form and any supporting documentation must be attached to the policy in order for the endorsement to be processed
  - If it is a Premium Bearing Endorsement, it **MUST** be dated and signed by the Insured
- Endorsement requests are acceptable on:
  - PTI Policy Change Request Form
  - Acord forms
  - Word documents on agency letterhead signed by the named insured

**Note:** If you do not want to proceed with the endorsement or are just trying to get a quote, then select **“Decline this endorsement”** instead of “Submit to Underwriting”

Upload any supporting documentation as related to the endorsement (such as, but not limited to alarm certificates, new wind mitigations, etc.)

## Quick Reference Guide

### Endorsement Requests Signature Requirements

Signature of First Named Insured Required	
Coverages:	<ul style="list-style-type: none"> <li>• Coverage A - Dwelling: Increase/Decrease</li> <li>• Coverage B - Other Structures: Increase/Decrease/Add/Exclude</li> <li>• Coverage C - Personal Property: Increase/Decrease/Add</li> <li>• Personal Property Replacement Cost: Add/Remove</li> <li>• Scheduled Personal Property: Add/Remove</li> <li>• Coverage E - Personal Liability: Increase/Decrease</li> <li>• Coverage F - Medical Payments: Increase/Decrease</li> <li>• Coverage E - Personal Liability and Coverage F - Medical Payments: Add (Basic Choice only)</li> </ul>
Deductibles:	<ul style="list-style-type: none"> <li>• All Other Perils Deductible: Increase/Decrease</li> <li>• Hurricane Deductible: Increase/Decrease</li> <li>• Roof Deductible – Standard Option: Add</li> <li>• Roof Deductible – Higher Discount Option: Add/Remove</li> </ul>
Endorsements:	<ul style="list-style-type: none"> <li>• Windstorm and Hurricane Coverage: Add</li> <li>• Water Damage Coverage: Add</li> <li>• Limited Water Buy-Back Coverage: Add</li> <li>• Ordinance or Law: Increase/Decrease</li> <li>• Fungi, Wet or Dry Rot, Yeast or Bacteria: Increase/Decrease</li> <li>• Hurricane Coverage for Screen Enclosures and Carports: Increase/Decrease/Add/Remove</li> <li>• Golf Cart Physical Damage and Liability: Add/Remove</li> <li>• Water Back-Up and Sump Overflow Coverage: Add/Remove</li> <li>• Sinkhole Loss Coverage: Add/Remove</li> <li>• Identity Fraud Expense Coverage: Add/Remove</li> <li>• Vandalism or Malicious Mischief: Add/Remove</li> <li>• Equipment Breakdown Coverage: Add/Remove</li> <li>• Buried Utility Lines Coverage: Add/Remove</li> <li>• Preferred Contractor Endorsement: Add/Remove</li> </ul>
General:	<ul style="list-style-type: none"> <li>• Named Insured: Add</li> <li>• Additional Insured: Add/Remove</li> <li>• Usage Type Change</li> <li>• PTI Statement of No Loss</li> <li>• Cancellation Request: If the applicants are married, whether with the same or different last names, only one signature is required</li> <li>• Application: If the applicants are married, whether with the same or different last names, only one signature is required</li> </ul>
Signatures of Both Named Insureds Required	
	<ul style="list-style-type: none"> <li>• Coverage C - Personal Property: Exclude</li> <li>• Coverage E - Personal Liability and Coverage F - Medical Payments: Exclude (Basic Choice only)</li> <li>• Windstorm and Hurricane Coverage: Exclude</li> <li>• Water Damage Coverage: Exclude</li> <li>• Limited Water Buy-Back Coverage: Exclude</li> <li>• Roof Deductible – Standard Option Endorsement: Remove</li> <li>• Named Insured: Remove</li> <li>• Cancellation Request: If the applicants are unmarried, whether with the same or different last names, both applicants are required to individually sign the application</li> <li>• Application: If the applicants are unmarried, whether with the same or different last names, both applicants are required to individually sign the application</li> </ul>

***Please note, Underwriting may require two signatures if the last names of the insureds are different or if the named insureds are not married.***

## PTS ICONS



**VIEW DEC SHEET** (Displays coverages, deductibles, and endorsements)



**VIEW DETAILS** (Directs to View Application, View History)



**VIEW APPLICATION**



**VIEW HISTORY** (All Policy Terms: Premiums, Payments, Attachments, Batched docs, Claims)



**BACK TO POLICY INFO**



**VIEW PAYMENT SCHEDULE** (Shows Installment Amounts Including Fees and Due Dates)



**POLICY INFO** (Returns to Policy Info Page)



**FORMS** (View and Print Documents from Policy)



**ENTER A PAYMENT**



**ENDORSEMENT QUOTE** ("WHAT IF")



**CHANGE OR EDIT MORTGAGE NAME, ADDRESS, OR LOAN #**