People's Trust Insurance Company

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 High Value Homes = Coverage A $2.0m (HO3) and $1.25m (Basic Choice).
Home Age Limit	There is no age limit on dwellings; however, we do not accept historically designated homes.
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 Frame.
Roof Geometry	May be applied without a wind mitigation form and will be verified at time of inspection.
Roof Age	Risks with roofs that meet or exceed their maximum useful life expectancy and/or contain conditional concerns are subject to underwriting review. Shingle/Flat roofs: 15 years Tile/Metal roofs: 25 years NOTE: Roof ages verified by **a roof permit.**
Flat Roof Over Non-Living	There is no age limit for roofs over non-living space.
Roof Overlays	Roof overs are ineligible.
Wind Mitigations	Inspections completed 4/1/2026 or after, OIR-B1-1802 (Rev. 04/26) is required. Inspections completed prior to 4/1/2026, OIR-B1-1802 (Rev. 01/12) is accepted. Property address must match policy. Color photos required. Inspection must be dated within 5 years of policy effective date.
FBC Credit	Can be given with a final permit showing the roof was fully replaced after 3/1/2002 if outside of Bi-County. If in Miami Dade or Broward, the final roof permit must be dated 1995 or later.
Wind Coverage	Wind coverage is available statewide. Coverage can be excluded at the insured's request.
4 Point Inspection	PTI accepts 4-Point inspections completed within the last 12 months in lieu of the PTI Home Inspection.
Distance to Coast	Barrier Island properties are ineligible. Proof of a Flood policy is required for new business on risks located within 3 miles of the coast.

Polybutylene Branch Plumbing	Acceptable with Water Damage Exclusion; Limited Water Endorsement not permitted.
Galvanized Branch Plumbing	Acceptable with Water Damage Exclusion with the optional Limited Water Buy-Back Endorsement, condition subject to underwriting review.
Water Heater Age Limit	Guidelines include 15 years and newer inside the home; garage/non-living space no age requirement. Condition subject to underwriting review.
PEX Plumbing	Acceptable regardless of age. Condition subject to underwriting review.
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.
HVAC Systems	HO-3 Only: If there are window units only, call underwriting for review.
Posts, Piers, and Open Foundation	PTI accepts an open foundation up to 3 feet and foundations on concrete pilings. Refer to underwriting for all others.
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. Electrical panels are reviewed based on condition. Wattage must be 100 amps for main panel.
Trampoline, Diving Boards, Slides	Liability is excluded for diving boards and pool slides. Trampoline on premises, refer to underwriting.
Mobile / Manufactured Homes	Mobile or manufactured homes are not eligible. Modular homes are accepted.
Burglar Bars	Burglar bars acceptable with or without release latch.

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Seasonal / Secondary Residence	Eligible with a 10% surcharge applied. Gates, guards, and alarm systems are not required. Must be occupied more than 3 months total (does not have to be consecutive).
No Prior (more than 45 Days) or Force-Placed Insurance	PTI will review risks without prior insurance with either a Pre-Bind Inspection completed by Home Inspection Services (561-609-1003) OR bind immediately with water coverage excluded (call Agency Underwriting). Post home inspection, underwriting will advise whether water coverage may be available. A 4-Point Inspection does not waive the inspection requirement for risks with no prior insurance or force placed insurance
Prior Claims	One non-weather-related claim (other than Sinkhole) is allowed. Repairs must be completed. Pre-existing damage or open claims are 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 may need to be listed as the named insured; provide documentation for review.
LLC / Corporations	Ineligible on HO-3
Estates / Probate	Ineligible
Replacement Cost Estimator	Slate has built in 360Value's RCE to display a Coverage A range. Coverage must be selected within 10% of the range. For requests outside the range, submit detailed RCE (from any vendor) with photos for review.
Roof Deductible	The Roof Deductible - Standard Option is added automatically to policies that qualify. The deductible amount is 2% of the Coverage A limit on the policy.
Agency Portal	Visit https://pti.agency/new-agency-training/ to sign up for 30-min live, virtual training sessions hosted by Agency Support that cover system navigation, quoting, guidelines, and more. Need extra individualized help? Call our dedicated support line at 561-821-4496!

Animals / Farm Animals	PTI excludes animal liability and does not have a "bad breed" list. Properties with any animals with a bite history are not eligible. PTI does not have restrictions on farm animals that are for personal use only. Farm foot traffic or revenue is ineligible.
Available Discounts	Paperless: $26.00 for HO-3; $13.00 for BC Preferred Contractor: 5% Military (Active and Retired): 5% (HO-3 only) Homeowners 55 and over: 5% (HO-3 only) Secured Community: 5% (HO-3 only; does not apply to Secondary/Seasonal properties) NOTE: Maximum combined discount of 10% for 55+, Secured Community, and Military Discounts
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.
Townhouse / Row House	Townhouses or Row Houses with 8 units or more are ineligible. Buildings with more than 2 units within a fire division, refer to underwriting.
Insurance Scoring	PTI rates using Insurance Scoring. Name, date of birth, address, and prior address (if new purchase) are required.
AOR Change	Must be requested at least 2 days prior to the renewal date. Cannot be completed midterm.
Unpermitted Additions/Alterations	Unprofessional unpermitted work including additions or alterations is ineligible.
Solar Panels, Solar Water Heating Systems, and Solar Roofs	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.
Claim / Preferred Vendor	The Preferred Contractor Endorsement provides a 5% discount.
Payment Options	Full pay, 2 pay, 4 pay, 9 pay (EFT through a checking account), and Mortgage billed. Accept all credit cards (which include a displayed processing fee) or ACH Draft. Payment plans include installment fees.

Additional Information

Agency Underwriting Phones	561-609-1001 Hours of Operation: Monday – Thursday: 9am – 6pm EST Friday: 9am – 5pm EST	Company Ratings & Highlights	Demotech A Better Business Bureau A+
Home Inspection Services	561-609-1003	Claims Department	561-609-1002

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