



# FLORIDA HOME (HO-3) PROGRAM

## ADMITTED + NON-ADMITTED

All coverage written through Swyfft is rated A- or better by AM Best.

### Coverage Limits

Coverage A	\$125,000 - \$2,000,000 (maximum)
Coverage B	Up to 40% of Coverage A*
Coverage C	Up to 75% of Coverage A
Coverage D	20% of Coverage A*
Coverage E	Up to \$500,000
Coverage F	Up to \$5,000

\*subject to minimums

Homes located in Broward, Miami-Dade, Palm Beach and Monroe counties are not eligible. Homes located on barrier islands may be eligible for our non-admitted program.

### Deductibles

AOP	\$500*, \$1000*, \$2500, \$5000, \$10,000, \$25,000, \$50,000
Hurricane	1%*, 2%, 3%, 5%, 10%

\*available for admitted home policies only

### Construction / Roof

- **Year of Construction** - Rates based on YOC. No age of home restrictions. Completely renovated homes could qualify to use the renovation year as construction year.
- **Construction Type** - Aluminum Siding, Fire Resistive, Frame, Frame W/ Hardiplank Siding, Log, Masonry, Brick/Stone/Masonry Veneer, Vinyl Siding
- **Roof** - Age restrictions depend on roof type and property location. [Roofing Materials Payment Schedule Endorsement available for E&S Home](#). No Tesla Solar Roofs or Dome Roofs.

### Animals

- **Animal Liability Annual Sublimit (Cov E)** - \$50,000
- **Ineligible Dogs** - If these dogs reside on the property, risk is not eligible for coverage: Chow, Doberman, Pitbull, Presa Canario, Rottweiler and Wolf Breeds, plus any dog with a bite history and those that show any aggression.

### Pools / Screened Enclosures / Carports

- **Pools** - Must have pool cage or 4' fence completely around pool or property with self-latching gate. In ground pools are to be covered under Coverage A. Above ground pools are covered under Coverage C.
- **Pool Cages/ Screened Enclosures/Carports** - Excluded for Hurricane with optional buy back available up to \$50,000.
- **Diving Boards / Slides / Trampolines** - eligible

### Optional Coverages

- **Enhanced Personal Property** - Up to 20% of Cov. A
- **Identity Theft** - \$15,000 of coverage
- **Limited Fungi/Property Limit** - Up to \$50,000
- **Personal Injury** - Up to Cov. E limit of liability
- **Additional Replacement Cost** - Add 25% to Cov. A
- **Ordinance or Law** - 25% included. Add up to 50%
- **Sinkhole** - To add, a home inspection, paid by homeowner and conducted by a certified inspection is required. 10% deductible applies.
- **Water Backup** - Up to \$10,000

### Water Limitation

- Homes older than 40 years have a \$10k water limit. No buyback available.

### Discounts

- **Alarm System & Fire Protective Devices**
- **Smart Water Monitoring**
- **Claims Free** - Must be claims free for 3 years prior
- **Secured Community** - Defined as a gated, single entry, or patrolled community. Does not apply to seasonal or secondary homes.
- **Building Code Effectiveness Grade**
- **Wind Mitigation Credit** - Wind Mit Inspection required to be kept on file by agent if change is made to default rating.



## Contact a Team Member

### CUSTOMER SUPPORT | UNDERWRITING | ACCOUNTING

- 855.479.9338 - (Personal Lines)
- [CustomerSupport@swyfft.com](mailto:CustomerSupport@swyfft.com)
- [Underwriting@swyfft.com](mailto:Underwriting@swyfft.com)
- [Accounting@swyfft.com](mailto:Accounting@swyfft.com)

**CLAIMS** [swyfft.com/claims](http://swyfft.com/claims) | 877-799-3389

### MARKETING TEAM

- [Marketingteam@swyfft.com](mailto:Marketingteam@swyfft.com) | 855.479.9338 (Personal Lines)
- JD Holmquist 973.998.7360 | [jd@swyfft.com](mailto:jd@swyfft.com)
- Julie Zaytsev 862.260.9530 | [julie@swyfft.com](mailto:julie@swyfft.com)
- Robert Ludwig 941.229.6596 | [robert.ludwig@swyfft.com](mailto:robert.ludwig@swyfft.com)

**NEW!**

# Non-Admitted Home Program

Home not eligible for Swyfft's Admitted Program? Get to know our E&S / Non-Admitted Home Program.

## Two Ways to Quote Non-Admitted

1. Begin a new quote as usual, entering only an address on the Homeowners screen. If it's ineligible for our admitted program, you may be prompted to continue with a non-admitted quote.
2. Start directly as a non-admitted quote by choosing "E&S Homeowners"

## Diligent Effort Required

A [Diligent Effort](#) must be completed. You will need to upload a questionnaire stating that you were unable to quote in the admitted market.

## Minimum Earned Premium

Non-Admitted Home policies are subject to a 25% minimum earned premium, which increases to 75% if the policy is in effect at any point during hurricane season.

▶ **AOB:** Restrictions apply. See policy for details.

▶ **Standard Commissions:** 10 New /10 Renewal

## Admitted vs. Non-Admitted Fees & Pay Plans

### SURCHARGES & FEES

- **Admitted:** \$25 MGA Fee annually
- **Non-Admitted:** \$100 Policy Fee annually + \$100 Inspection Fee annually
- **\$20 NSF fee applies**

### PAYMENT PLANS

- Outside premium financing is not permitted.
- **Admitted:** Full-Pay OR Monthly Pay. Monthly pay requires two months down payment followed by 10 equal monthly installments with \$3 installment fees.
- **Non-Admitted:** Full-Pay Only

**Accepted Forms of Payment** - EFT, Debit and all major Credit Cards.

## Know when to pass. These risks are not eligible for coverage with Swyfft.

### OCCUPANCY

- Homes that are vacant, unoccupied, under construction, used for non-habitational purposes or are in foreclosure (last three years)
- Homes in the name of an Estate
- Homes with more than two mortgages
- Incidental occupancy
- [Seasonal or secondary homes](#) that are not owner-occupied
- Tenant occupied dwellings

### PLUMBING

- Galvanized and polybutylene plumbing
- Water heaters in attic 8 years and older
- Water heaters in living areas 12 years and older
- Water heaters in nonliving areas 25 years and older

### ELECTRICAL

- Aluminum wiring that has not been retrofitted with alumicon, copalum connectors
- Knob and tube wiring or carbon tetrachloride, cloth wiring without a romex layer
- Split bus and fuse boxes, Stablok, Federal Pacific, GTE/Sylvania, Challenger, or Zinsco electric panels
- Homes without central heat source

### STRUCTURE

- Risks in disrepair or with existing damage. This includes all outbuildings or other structures, or property that reflects hazardous conditions. For example: cracked sidewalks, debris, large limbs overhanging home, absence of stair railings on stairways with 3 steps or more.
- Roofs in *less* than good condition. Dome-shaped roofs.
- Unusual liability exposure on/adjacent to property
- Asbestos siding, Masonite siding, Enhanced Insulation and Finishing Systems (EIFS) or synthetic stucco covering the exterior wall
- Any part of dwelling located over water
- Barndominiums, mobile homes or manufactured homes. This includes these types of structures as additional structures on the insured premises.
- Dwellings built on landfills, previously used for refuse
- Homes with less than 800 square feet
- Historical homes, Fraternity/Sorority houses
- Inground pools without protective fencing

### CLAIMS

- Losses - More than 1 non-weather-related losses in 3 years
- Any open claims
- Any prior sinkhole activity or claims

## Check with us first. You'll need underwriting approval before binding these risks.

- Any lapse in coverage.
- Prior cancellation or non-renewal for UW reasons
- Modular homes
- Homes in the name of a [Trust or LLC](#)
- Prior liability or fire loss at any location

## Home Inspections. For added reassurance, we inspect every property we insure.

- **Exterior Inspections:** We'll send out a Swyfft inspector. Insureds do not have to be home.
- **Interior Inspections:** If the home qualifies, we have two options for interior inspections:
- We'll send out a Swyfft inspector
- DIY Home Inspection conducted by the insured.

