



FLORIDA E&S HOME PROGRAM

TOPA INSURANCE COMPANY

Coverage Limits

Total Insurance Value (Cov A+B+C+D) max is \$5M, except for Tri-county with a max TIV of \$3.6M

Coverage A	\$225,000 - \$3,000,000 (\$2M max in Tri-county)
Coverage B	Up to 40% of Coverage A*
Coverage C	Up to 50% of Coverage A
Coverage D	20% of Coverage A* or \$60k, whichever is less
Coverage E	\$300K, \$400K, \$500K
Coverage F	\$1K, \$2K, \$3K, \$4K, \$5K

*subject to minimums

Deductibles

AOP	\$1K, \$2.5K, \$5K, \$10K, \$25K, \$50K
Wind/Hail	1%, 2%, 3%, 5%, 10%
Tropical Cyclone	2%, 3%, 5%, 10%

Construction / Roof

- **Year of Construction** - Rates based on YOC. 100 years or newer. 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** - Max age is 30 years. Restrictions depend on roof type and property location.
- **The Roofing Materials Payment Schedule (RMPS)** is mandatory for all policies.

Animals

- **Animal Liability Annual Sublimit (Cov E)** - \$50,000
- **Ineligible Dogs** - If these dogs reside on the property, the risk is eligible, but animal liability is excluded: Pit Bull or variety of Pit Bull, Pit Bull Terrier, Akita, Alaskan Malamute, American Staffordshire Terrier, American Pit Bull Terrier, Belgian Malinois, Bullmastiff, Chow Chow, Doberman Pinscher, German Shepherd, Great Dane, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, Presa Canario or Wolf hybrid, Wolves, Coyotes.

Pools / Screen Enclosures / Carports

- **Pools** - Must have pool cage or 4' permanent fence completely around pool or property with self-latching gate.
- **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
- **Equipment Breakdown**
- **Identity Fraud**
- **Limited Fungi / Property Limit** - Up to \$50,000
- **Personal Injury** - Up to Cov. E limit of liability
- **Guaranteed Replacement Cost** - New business
- **Ordinance or Law** - 25% included. Add up to 50%
- **Sinkhole** - Requires a certified inspection paid for by the homeowner.
- **Water Backup** - Add \$5,000 or \$10,000

Water Sublimit

Homes older than 40 years have a \$10K water limit. No buyback available. Homes 40 years and newer may opt for a \$10K sublimit for savings.

Assignment of Benefits (AOB)

Restrictions apply. See policy for details.

Anti-Public Adjuster Endorsement

See policy for details.

Discounts

- **Alarm System & Fire Protective Devices**
- **Direct Repair Program Deductible Savings**
- **Smart Water Monitoring**
- **Claims Free** - Must be claims free for 3 years prior
- **Secured Community** - Gated, single entry, or patrolled community. No seasonal/secondary homes.
- **Building Code Effectiveness Grade**
- **Wind Mitigation Credit** - Wind Mit Inspection or any other comparable inspection/report required to be kept on file by agent if change is made to default rating.



A FLOOD POLICY IS **REQUIRED** IF THE RISK IS IN A HIGH-RISK FLOOD ZONE (BEGINS WITH A OR V)

Fees & Pay Plans

- **Pay Plans:** Full-Pay or [Monthly](#).
- **Payment Methods:** EFT, Debit and all major credit cards.
- 3% CC fee applied to total amount due for new business and renewals. Excludes monthly.

Minimum Earned Premium

Non-Admitted Home policies are subject to a 25% minimum earned premium, which increases to 50% if the policy is in effect at any point during hurricane season.

Diligent Effort Required

Signed Apps Required



Review our [E&S Pocket Guide](#) for more on MEP, Diligent Effort, Payments, Fees and other FAQs.



Know when to pass. These risks are not eligible for coverage with Swyfft / Topa Insurance Company



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 and/or less than 50 miles from the primary residence
- 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 /ess than good condition. No Tesla Solar Roofs or solar roofs including Tesla batteries and/or any Tesla parts. No Dome roofs.
- Unusual liability exposure on/adjacent to property
- Asbestos 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 losses, regardless of type
- 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:** Required for all risks 10 years and older, and/or has a Cov A \$750K or greater.
- Insured will receive a phone call to schedule inspection within 24-48 hours.

[Learn more about our home inspection programs.](#)

Contact a Team Member

CUSTOMER SUPPORT | UNDERWRITING | ACCOUNTING

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