



# FLORIDA E&S HOME PROGRAM

## QBE UNDERWRITERS

### Coverage Limits

Max TIV: \$3M

Coverage A	\$350,000- \$3,000,000
Coverage B	Up to 40% of Coverage A
Coverage C	Up to 50% of Coverage A
Coverage D	Up to 30% of Coverage A
Coverage E	\$100K, \$300K, \$500K

\*subject to minimums

### Deductibles

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

### Construction / Roof

- **Year of Construction** - Minimum YOC: 1980
- **Construction Type** - Risks with wood construction within 20 miles of the coast are ineligible

### Roof Eligibility

Roof Type	RCV	ACV
Asphalt	<10 years	10 - 25 years
Hurricane Rated Shingles	<15 years	15 - 25 years
Wood Shingles	< 15 years	15 - 25 years
Metal	< 25 years	25 - 40 years
Clay / Concrete Tiles	<25 years	25 - 40 years
Built Up / Rolled / Flat Roof	<15 years	15 - 25 years

\*Risks with solar panels are permissible but Coverage for Solar Panels will be limited to \$5,000

### 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.



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

### Optional Coverages

- [Additional Replacement Cost](#) - 25%
- [Identity Fraud](#)
- [Limited Fungi / Property Limit](#) - Up to \$25K
- [Mechanical Breakdown](#) - \$25K
- [Ordinance or Law](#) - 10%
- [Water Backup](#) - \$5K, \$10K

### Water Sublimit

Water damage sub-limit of \$25,000 to apply in Florida unless a full automatic water shut-off system has been installed and evidence provided, then full coverage can be offered.

\*[applies to FL only](#)

### Loss History

- Risks with water damage, theft, or mysterious disappearance claims >\$10K are ineligible.
- Risks with any liability claims are also ineligible

### Assignment of Benefits (AOB)

Restrictions apply. See policy for details.

### Anti-Public Adjuster Endorsement

See policy for details.

### Discounts

- [Alarm System & Fire Protective Devices](#)
- [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.

### Minimum Earned Premium

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 (June 1st to November 30th)

### Signed Apps Required





## OCCUPANCY

- Insureds with arson or fraud convictions, any history of bankruptcy, foreclosure, repossession, whether discharged or not
- Dwellings with day-care or assisted living operations unless liability is excluded
- Risks in foreclosure proceedings
- Multi-family - More than 3 family dwellings
- Student rentals/dwellings rented to students
- Insureds with high profile occupations (entertainers, actors, athletes, musicians, and political figures)
- Dwellings with more than 2 mortgagees

## ROOF

- Metal or Clay Tiles or Concrete Tiles > 40 years
- All other > 25 years
- Dwellings with poor roof condition including roofs with unrepaired damage or in poor state of repair
- Risks where the roof has been internally treated with spray foam insulation
- Risks with non-standard roof coverings such as Thatched Roofs, Natural 'Green' Roofs or Roofs where more 25% is covered in solar panels
- Risks with a solar roof including Tesla Roofs and properties with Tesla batteries or parts.
- Any risks with a wood shake shingle roof

## CLAIMS

- Any open claims
- Any water damage, theft, mysterious disappearance claim > \$10k
- Any liability claim

## STRUCTURE

- Dwellings with Asbestos or Chinese Drywall
- Homes with pools that do not meet local code requirements, unless liability is excluded
- Dwellings with lead paint
- Mobile homes
- COC risks/structural work/renovations
- Risks with EIFS
- Farms, ranches, or risks with over 10 acres of land
- Risks on barrier islands
- Risks with commercial exposure
- Risks for sale over a 12 month period
- Risks within 5 miles of the coast in Georgia

## ELECTRICAL / PLUMBING / HEATING

- Any risk that has less than 100 amp circuit breaker service in any single electrical panel is ineligible for coverage
- Any risk that has any single B&C Kearney, Challenger, Federal Pacific Electric Stab-Lok, or Zinsco electrical panel(s) or breakers, regardless of amperage
- Any risk that has cloth wiring
- Any risk that has aluminum wiring (However, what is permissible is when Aluminum wiring AA 8000 series is used as a utility connection as the main feeder to the property)
- Any risk that has any knob and tube wiring
- Any risk that has any fuses
- Any risk that has cast iron, galvanized steel, lead, or polybutylene piping/plumbing, unless for wastewater only
- Dwellings with wood stoves as primary heat

## 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

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

