



THE HEARTH™
INSURANCE GROUP

HO3 Program Profile (FL):

| Eligibility | |
|--------------------------------|--|
| Single Family | Yes |
| Seasonal/Secondary | Yes |
| Vacant | No |
| Applicant | No mortgages/liens in foreclosure/delinquent status; 1 non-cat claim maximum in past 3 years; No convictions for arson or insurance fraud; No felonies; No bankruptcies/foreclosure/repossessions in past 5 years; No celebrities/high profile persons |
| Dwelling/Property | Risks 40 years or older subject to 4-point inspection; Risks over 20 years old must have updates/renovations; FL properties only; No farms/ranches; No businesses, senior living/day care facilities; No sorority or fraternity houses; Risks must be accessible for emergency access |
| Roof | No flat roofs over living areas (except reinforced concrete); No shingle roofs > 25 years; No tile or metal roofs > 40 years; No tin roofs; No roofs with asbestos, wooden shakes/shingles; Must be in good condition |
| Townhouse/Rowhouse | Each unit must have parapet walls/adequate masonry walls; 1-2 family structures Maximum of 9 individual family units within fire division |
| Heating/Cooling | Permanently Installed; TPR No water heaters 20 years or older |
| Electrical | No knob/tube or cloth sheathed wiring, double-tapped breakers, or aluminum branch wiring; Main circuit breaker amperage 100 amps minimum; Specific brand panels/breakers are ineligible |
| Plumbing | No polybutylene plumbing; No polyethylene/PEX plumbing unless home > 2008 |
| Pools | Must be permanently installed full enclosure; No diving boards/slides |
| Liability Exposures | No bike/skate ramps, trampolines, treehouses, rec vehicles; Specific dog breeds disallowed |
| Construction/Foundation | No risks on pilings or stilts unless within 1 mile of coast or wind excluded; No mobile/manufactured/homemade homes; No prior/current sinkhole activity |
| Fire Protection Class | Ineligible: Class 10 with no central station reporting fire alarm |
| Flood Insurance | Required if dwelling located in NFIP zones "A" or "V" |

This guide is a general summary of The Hearth's HO3 program. Always consult the underwriting manual for complete details.

| Mandatory Coverages and Limits | |
|---|---|
| Coverage A - Dwelling | \$100K - \$1.5M (min of 100% replacement cost) |
| Coverage B - Other Structures | 10% of Cov. A Included Up to 70% of Cov. A Available 2% of Cov. A Available |
| Coverage C - Personal Property | 50% of Cov. A Included 20% - 70% of Cov. A / Exclusion Available |
| Coverage D - Additional Living Expense | 20% of Cov. A Included |
| Coverage E - Personal Liability | \$100,000 Included \$300,000, \$500,000 Available |
| Coverage F - Medical Payments | \$2,000 Included \$3,000, \$4,000, or \$5,000 Available |

| Deductible Options | |
|--------------------|----------------------------|
| Hurricane | 2%, 5%, or 10% of Cov. A |
| AOP | \$500, \$1,000, or \$2,500 |

| Additional Coverages and Endorsements | |
|--|---|
| Windstorm or Hail Exclusion | Available |
| Water Damage Exclusion | Dwellings > 40 years Dwellings with polybutylene |
| Law & Ordinance Coverage | 25% of Cov. A Included 50% of Cov. A Available |
| Personal Property Replacement Cost | Available |
| Loss Assessment Coverage | \$1,000 Included \$2,000 or \$3,000 Available |
| Limited Fungi, Wet or Dry Rot, or Bacteria Increased Coverage | \$10,000/\$50,000 Loss/Aggregate Included \$25,000/\$50,000 or \$50,000/\$50,000 Available |
| Limited Water Damage | \$10,000 Available (For Certain Dwellings) |
| Sinkhole Coverage | Available; Inspection required |
| Equipment Breakdown | \$100,000 Available |
| Scheduled Personal Property | \$10,000 Per Item \$35,000 Total |
| Structures Rented to Others | Available |
| Animal Liability | \$50,000 Personal Liability |
| Water Back Up | \$5,000 Available |
| Refrigerated Property | \$500 Available |
| Golf Cart | Option 1 : \$50K Cov. E Option 2: \$100K/\$300K/\$100K Cov. E Both Options: \$5K Cov. C and \$5K Cov. F |

| Payment Options | |
|--------------------|---|
| Full Pay | 100% down |
| Semi Annual | 60% down; 40% due 180 days after eff. date |
| Quarterly | 40% down; 20% due 90/180/270 days after eff. Date |



HO4 Program Profile (FL):

| Eligibility | |
|--------------------------------|--|
| Single Family | Yes |
| Seasonal/Secondary | No |
| Vacant | No |
| Applicant | 1 non-cat claim maximum in past 3 years; No convictions for arson or insurance fraud; No felonies; No celebrities/high profile persons |
| Dwelling/Property | We reserve the right to inspect any risk; FL properties only; No farms/ranches; No businesses, senior living/day care facilities; No sorority or fraternity houses; Risks must be accessible for emergency access |
| Roof | No tin roofs; No roofs with asbestos, wooden shakes, shingles; Must be in good condition |
| Townhouse/Rowhouse | Each unit must have adequate masonry walls; 1-2 family structures; Maximum of 9 individual family units within fire division |
| Pools | Must be permanently installed full enclosure; No diving boards/slides |
| Liability Exposures | No liability coverage related to bike/skate ramps, trampolines, treehouses, rec vehicles; Specific dog breeds disallowed |
| Construction/Foundation | No risks on pilings or stilts unless within 1 mile of coast or wind excluded; No mobile/manufactured/homemade homes; No prior/current sinkhole activity |
| Fire Protection Class | Ineligible: Class 10 with no central station reporting fire alarm |
| Flood Insurance | Required if dwelling located in NFIP zones "A" or "V" |

This guide is a general summary of The Hearth's HO4 program. Always consult the underwriting manual for complete details.

| Mandatory Coverages and Limits | |
|---|-------------------------------------|
| Coverage C – Personal Property | \$10K - \$150K |
| Coverage D – Additional Living Expense | 20% of Cov. C Included |
| Coverage E – Personal Liability | \$100K Included \$300K Available |
| Coverage F – Medical Payments | \$1K Included \$2K, 3K Available |

| Deductible Options | |
|-------------------------|---------------------------|
| All Other Perils | \$500, \$1K, \$2.5K, \$5K |
| Wind/Hurricane | \$500, \$1K, \$2.5K, \$5K |

| Additional Coverages and Endorsements | |
|---|---|
| Windstorm or Hail Exclusion | Available |
| Personal Property Replacement Cost | Available |
| Loss Assessment Coverage | \$1K Included \$2K or \$3K Available |
| Limited Fungi or Microbes Coverage | \$10,000/\$50,000 Loss/Aggregate Included \$25,000/\$50,000 or \$50,000/\$50,000 Available |

| Payment Options | |
|--------------------|---|
| Full Pay | 100% down |
| Semi Annual | 60% down; 40% due 180 days after eff. date |
| Quarterly | 40% down; 20% due 90/180/270 days after eff. Date |

Contacts:

Agent/Customer Service: 1-833-4THEHEARTH

Claims Service Center: 1-833-4THEHEARTH

thehearth.com

Download our app

