



# FLORIDA PENINSULA

Insurance Company

## Agent Quick Reference Guide

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The Quick Reference Guide outlines the features of risks that comprise the Florida Peninsula target market. Properties falling within these guidelines must meet all eligibility requirements to be eligible for coverage. Risks that have factors outside the target market may be eligible; consult the underwriting manual for a complete listing of rules, limitations and coverage options.

Should you have any questions regarding the enclosed summary or require further information please contact our Customer Service department at (877) 229-2244.

For a copy of our manuals and forms, please visit our website at [www.floridapeninsula.com](http://www.floridapeninsula.com), click on Agent Log-in, enter Password, and click on Manuals and Forms tab.

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## **Important Contact Information**

**Password Resets:** (866) 549-9673

### **Claims:**

Phone: (877) 994-8368 - Press **2** to report a **new claim**. Press **3** for **existing claims**.

### **Payment Address:**

P.O. Box 30010, Tampa, FL 33630-3010

### **Policy Document Address:**

P.O. Box 50969, Sarasota, FL 34232-0308

### **Overnight Address:**

100 Paramount Drive, Suite 100, Sarasota, FL 3423

## **FPI MARKETING TEAM**



**Kimberlee Stuart – North Territory (N-1)**

Direct: (561) 888-8984

Office: (561) 994-8368 Ext 702

Email: [kimberlee.stuart@floridapeninsula.com](mailto:kimberlee.stuart@floridapeninsula.com)

Counties: Baker, Bay, Calhoun, Clay, Columbia, Duval, Escambia, Franklin, Gadsden, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Nassau, Okaloosa, Santa Rosa, Suwannee, Taylor, Union, Wakulla, Walton, Washington



**Christy Gillis - North Central Territory (NC-2)**

Direct: (561) 888-8429

Office: (561) 994-8368 Ext 705

Email: [christy.gillis@floridapeninsula.com](mailto:christy.gillis@floridapeninsula.com)

Counties: Alachua, Bradford, Brevard, Citrus, Dixie, Flagler, Gilchrist, Hernando, Lake, Levy, Marion, Putnam, St. Johns, Sumter, Volusia



**Carsten McNair – Central East Territory (CE-3)**

Direct: (561) 888-8956

Office: (561) 994-8368 Ext 704

Email: [carsten.mcnaair@floridapeninsula.com](mailto:carsten.mcnaair@floridapeninsula.com)

Counties: Hillsborough, Manatee, Orange, Osceola, Pasco, Polk, Seminole



**Angie LaTour - Southwest Territory (SW-4)**

Direct: (727) 247-2935

Office: (561) 994-8368 Ext 714

Email: [angie.latour@floridapeninsula.com](mailto:angie.latour@floridapeninsula.com)

Counties: Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Highlands, Lee, Pinellas, Sarasota



**Laritza Fornet – Southeast Territory (SE-5)**

Direct: (561) 302-3718

Office: (561) 994-8368 Ext 703

Email: [laritza.fornet@floridapeninsula.com](mailto:laritza.fornet@floridapeninsula.com)

Counties: Indian River, Martin, Okeechobee, Palm Beach, St. Lucie



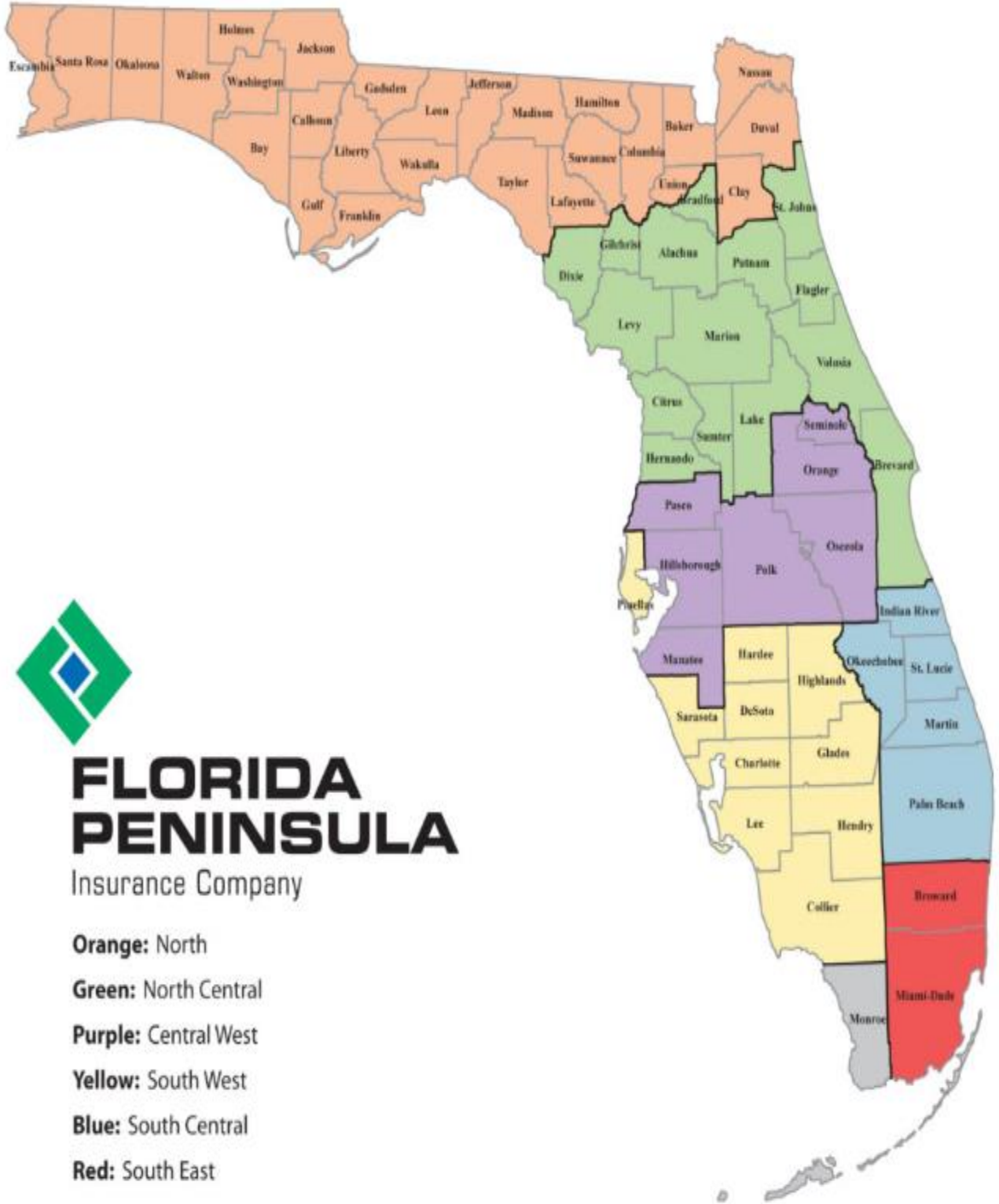
**Angel Rivera – South Territory (SE-6)**

Direct: (561) 430-0059

Office: (561) 994-8368 Ext 401

Email: [angel.rivera@floridapeninsula.com](mailto:angel.rivera@floridapeninsula.com)

Counties: Broward, Dade





# QUICK REFERENCE GUIDE

## GENERAL INFORMATION

<b>Web address</b>	<a href="http://www.floridapeninsula.com">www.floridapeninsula.com</a>
<b>Customer Service</b>	1-877-229-2244 Fax: 1-866-923-2926  <b>Password Resets:</b> (866) 549-9673
<b>Contact email addresses</b>	<a href="mailto:customerservice@floridapeninsula.com">customerservice@floridapeninsula.com</a>  <a href="mailto:underwriting@floridapeninsula.com">underwriting@floridapeninsula.com</a>
<b>Application Method</b>	<b>Agency Link</b> Agent must submit signed application within 15 days of binding. Payment (except mortgagee billed) and required documents must be submitted at binding. Payment exceptions for New Purchases can be made by calling (877) 229-2244.
<b>Payment types</b>	Visa, MasterCard, American Express, Discover, and eCheck

## COVERAGE INFORMATION

<b>Dwelling Limit Range</b>	HO3	Coverage "A": \$125,000 to \$1,000,000. Cov. "A" over \$1,000,000 can be submitted unbound for consideration. *\$175,000 minimum in Broward, Dade Counties
	HO6	Coverage A: \$30,000 to \$300,000 Minimum Coverage A= \$30,000; Minimum Coverage C=\$30,000 Coverage A amounts over \$300,000 can be submitted unbound for consideration
<b>Contents Limit Range</b>	HO4	Coverage "C": \$20,000* to \$150,000
	HO6	Coverage "C": \$30,000* to \$300,000. Amounts over \$300,000 are submitted unbound for consideration.
<b>Deductibles</b>	All Other Perils - \$500, \$1000, \$2,500 Hurricane - \$500 to 10%, some restrictions apply. (Hurricane Deductible changes at renewal only)	
<b>Water Back Up</b>	Available in Platinum Package and as stand-alone endorsement (effective 9/1/2015)	
<b>Screen Enclosures, Carports, Awnings</b>	Covered under Coverage "A" for HO3, limited to \$10,000 for loss due to windstorm during a hurricane. Additional coverage amount available by endorsement, up to \$50,000.	
<b>Property Inspection</b>	FPI inspects all HO3 risks via an outside inspection company. The inspection is ordered on the policy effective date. If the type of the inspection requires an appointment which cannot be scheduled with the insured, the policy will be cancelled.	
<b>Coverage A/ Replacement Cost</b>	Must insure to 100% of Replacement Cost based on an FPI ISO360 replacement cost estimator	

## UNDERWRITING GUIDELINES

NOTE: THIS IS A PARTIAL LIST OF SELECTION CRITERIA. REFER TO SPECIFIC MANUAL FOR COMPLETE GUIDELINES

TOPIC	ELITE	PREFERRED
<b>OCCUPANCY</b>		
<b>Secondary/ Seasonal Residence</b>	<ul style="list-style-type: none"> <li>• A seasonal / secondary residence is a dwelling which does not have a homestead exemption or is unoccupied by the owner for more than three (3) months per year and must be:                             <ul style="list-style-type: none"> <li>○ HO3: Protected by a Central Station Burglar and Fire Alarm <b>OR</b> located in a secured community</li> <li>○ HO6: Protected by a Central Station Burglar and Fire Alarm <b>OR</b> located in a secured community</li> </ul> </li> <li>• If Primary residence is located in Florida, it must also be insured with Florida Peninsula. There may be no more than one seasonal/secondary residence.</li> </ul>	
<b>Tenant Occupancy</b>	<ul style="list-style-type: none"> <li>▪ Not permitted on HO3.</li> <li>▪ HO6 permitted with no more than one lease per policy period. (resort rentals, weekly rentals are not permitted)</li> </ul>	
<b>LOCATION</b>		
<b>Protection Class</b>	<ul style="list-style-type: none"> <li>• PC 1-9 only</li> </ul>	
<b>Sinkhole Exposure or Prior Loss (regardless of date)</b>	<ul style="list-style-type: none"> <li>• Must be submitted <b>non-bound</b> with following documentation:                             <ul style="list-style-type: none"> <li>-The engineering report documenting the recommendations for repairs to the structure and remediation of the sinkhole/earth movement.</li> <li>-Proof of repairs in accordance with the engineering recommendations for repairs to the structure and remediation of the sinkhole/earth movement.</li> <li>-An engineering inspection and certification report completed by a geotechnical engineer satisfactory to FPI at the insured's expense.</li> </ul> </li> </ul>	
<b>Distance to Coast</b>	<ul style="list-style-type: none"> <li>• Property must exceed 700 feet distance from coast.</li> <li>• <b>Exception: HO-4 and HO-6</b> risks located above the ground floor.</li> </ul>	<ul style="list-style-type: none"> <li>• No restrictions</li> <li>• <b>Exception: HO-4 and HO-6</b> risks located above the ground floor</li> </ul>

STRUCTURE	
<b>Electrical, Heating Plumbing, Roofing</b>	<ul style="list-style-type: none"> <li>▪ Acceptable with Roof and Electrical, Heating, and Plumbing (EHP) in good condition and up to current code, and meet following:               <ul style="list-style-type: none"> <li>○ No polybutylene plumbing; galvanized plumbing is subject to inspection</li> <li>○ Minimum of 100-amp circuit breaker box with:                   <ul style="list-style-type: none"> <li>▪ No cloth wiring, no aluminum wiring</li> <li>▪ No Federal Pacific, Zinsco, Sylvania or Challenger panels</li> <li>▪ No Stab-Lok circuit breakers</li> </ul> </li> <li>○ Hot Water Heater must be in good condition and under 20 years old.</li> <li>○ Asphalt shingle roofing should be under 20 years old with a minimum of 3 years' serviceable life and no consistent lifting or curling and/or granular loss</li> <li>○ Flat roofing should be under 10 years with no patching, pooling, or other damage.</li> </ul> </li> </ul> <p><b>Dwellings 40 Years or Older: An acceptable Four Point inspection with photos of all electrical, plumbing, heating systems and roofing, is required when application is submitted.</b></p>
<b>Construction Type Restrictions</b>	<ul style="list-style-type: none"> <li>• EIFS (Enhanced Insulation and Finishing Systems) – Homes (HO3) with EIFS used in whole or in part are ineligible for coverage.</li> </ul>
<b>Pools, etc</b>	<ul style="list-style-type: none"> <li>• Swimming pools must be completely fenced.</li> <li>• No diving boards or slides</li> <li>• No trampolines</li> </ul>
<b>Mobile Homes</b>	<ul style="list-style-type: none"> <li>• Mobile homes, manufactured homes on premises not accepted</li> </ul>
<b>Coverage A/ Replacement Cost</b>	<ul style="list-style-type: none"> <li>• Must insure to 100% of Replacement Cost based on an FPI ISO360 replacement cost estimator</li> </ul>

TOPIC	ELITE	PREFERRED
APPLICANT QUALIFICATIONS		
<b>Prior Losses</b>	<p>1 Act of God loss allowed No other losses in past 3 years*</p> <p>*Any prior sinkhole loss ever on property requires non-bound submission</p>	<p>No liability or water loss(es) or more than 2 losses of any type, including Act of God losses, in past 3 years*</p> <p>*Any prior sinkhole loss ever on property requires non-bound submission</p>
<b>Prior Insurance</b>	<ul style="list-style-type: none"> <li>▪ Proof of prior insurance required for HO3 and HO6</li> <li>▪ If new purchase, proof of insurance on purchase date required.               <ul style="list-style-type: none"> <li>○ Copy of HUD required.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ Proof of prior insurance required for HO3 and HO6</li> <li>▪ No lapse in coverage exceeding 30 days</li> <li>▪ Copy of HUD required for new purchase</li> </ul>
<b>Litigation</b>	<ul style="list-style-type: none"> <li>▪ Unacceptable if any applicant has ever been involved in a first party personal lines lawsuit against a homeowners insurance company,</li> </ul>	
<b>Animal(s) on Premises</b>	<ul style="list-style-type: none"> <li>▪ No vicious or exotic animals. Certain breeds of dogs are unacceptable (reference manual).</li> <li>▪ Livestock or saddle animals unacceptable with exception of those held for personal use by insured.</li> </ul>	
<b>Property Inspection</b>	<ul style="list-style-type: none"> <li>▪ All HO3 properties are subject to a property inspection completed by FPI vendor. Failure to comply with the property inspection may result in policy cancellation.</li> </ul>	



## Policy Limits Summary

This summary reflects our current filing. Please consult the program manual for complete details of our homeowners program.

### Policy Forms Offered:

HO-3  
HO-4  
HO-6

**Maximum and Minimum Binding Limits Summary** - Coverage limits outside the ranges established below should be referred to Florida Peninsula for consideration.

	HO3	HO4	HO6
<b>Coverage A – Dwelling</b>			
Max	\$1,000,000	N/A	\$300,000
Min	\$125,000*	N/A	\$30,000
<b>Cov. B – Other Structures (may be reduced or excluded**)</b>			
Max	70% of Cov. A	N/A	N/A
Min	10% of Cov. A**	N/A	N/A
<b>Cov. C – Contents (may be excluded)</b>			
Max	75% of Cov. A	\$150,000	\$300,000
Min	25% of Cov. A	\$20,000***	\$30,000
<b>Cov. D - Loss of Use</b>			
	10% of Cov. A	10% of Cov. C	20% of Cov. C
<b>Cov. E - Liability</b>			
Max	\$300,000	\$300,000	\$300,000
Min	\$100,000	\$100,000	\$100,000
<b>Cov. F – Medical Payments</b>			
Max	\$5,000	\$5,000	\$5,000
Min	\$2,000	\$2,000	\$2,000

\*Minimum in Broward, Dade Counties = \$175,000.

\*\*Coverage B may be reduced to 5% or 2% of Coverage A or may be excluded.

\*\*\*Applies to New Business only.

**Please Note:** We will consider homes above the \$1,000,000 maximum Coverage “A” limit. This will be automatically submitted unbound to underwriting for review once the agent completes and submits application.

## **Premium Packages**

### **Plus Package**

- Form: FPH04 30 03 08
- Cost: \$30
- Base Limits are increased as follows:
  - Money Limit is increased to \$500
  - Credit Card / Forgery is increased to \$1,000
  - Jewelry/Furs is increased to \$2,000 (No single item may exceed \$1,500)

### **Gold Package**

- Form: FPH04 31 03 08
- Cost: \$50
- Base Limits are increased as follows:
  - Money limit is increased to \$500
  - Credit Card / Forgery is increased to \$1,000
  - Jewelry / Furs is increased to \$2,500 (No single item may exceed \$1,500)
  - Personal Injury Coverage is increased to \$100,000 – (Annual Aggregate Limit)

### **Platinum Package**

- Form: FPH04 32 03 08
- Cost: \$115
- Base Limits are increased as follows:
  - Money limit is increased to \$500
  - Credit Card / Forgery is increased to \$1,000
  - Jewelry / Furs increased is increased to \$5,000 (No single item may exceed \$1,500)
  - Personal Injury is increased to \$100,000 – (Annual Aggregate Limit)
  - Personal Liability limit is increased by \$100,000
  - Medical Payments limit is increased by \$3,000
  - Water Back-Up and Sump Overflow HO 04 95 11 92 is included with this package

## **Florida Peninsula – Payment Options**

<b><u>Pay Plan</u></b>	<b><u>Required Down Payment</u></b>	<b><u>Remaining Payments/Due Dated</u></b>
Annual Plan	Full Payment Required	0
Semi-Annual	60%	40%, balance due on 180 <sup>th</sup> day
Quarterly	40%	20% due on the 90 <sup>th</sup> , 180 <sup>th</sup> , and 270 <sup>th</sup> day
Budget 4 Pay	25%	3 equal installments of 25% due on 60 <sup>th</sup> day, 120 <sup>th</sup> day and 180 <sup>th</sup> day.

**Premium Finance Contracts are NOT accepted.**

### **Payment Plan Notes:**

- All pay plans have a \$10 service fee in addition to the installment plan fees. (see manual for details)
- An installment fee is added to each installment in the amount of \$3 on premium less than \$1,000 and \$6 on premiums \$1,000 and over.
- Semi, Quarterly, and Budget 4 Pay plans can be changed by calling customer service.
  - Renewals will be billed in the same manner as the prior year

### **POLICY CHANGE REQUESTS:**

All policy change requests and required documents must be submitted to Florida Peninsula Insurance Company with five (5) business days from the effective date of the change.