

FL Windhaven Program Basics and Guidelines






BENEFITS, FEATURES AND GUIDELINES (Refer to manual for complete set of guidelines)

			 OR 
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	WINDHAVEN	OPTIMUM	SELECT	ICON	WINDWARD
Agency Availability	Statewide	Statewide	Statewide	Central/ North FL agents; or South FL agents if Windhaven National Agreement is not signed	South FL agents if Windhaven National Agreement signed
Credit scoring				•	•
COVERAGE OPTIONS					
Full liability with Comprehensive & Collision	•	•		•	•
Coverage for BI, MED Pay or UM	•	•		•	•
PIP/PD Only or PIP/PD with Comprehensive and Collision (No BI)	•	•	•	•	•
Rental Reimbursement	•		•	•	•
Accidental death and dismemberment		\$1,000	\$2,000		
Maximum Bodily Injury Limits	10/20	10/20		100/300	100/300
Maximum Property Damage Limit	10	11	10	100	100
Basic SR22 is available for owner only (we do not write the Non-Cancelable SR22-S) FR44 not available	•	•		•	•
Rebuilt cars are acceptable for liability and physical damage. Salvaged cars are not acceptable unless the title also says "reconditioned or rebuilt"	•	•	•	•	•
Rideshare Coverage Optional					•
OEM Coverage Optional					•
Reinstatements: 10 Day Reinstatements: Agents can reinstate a cancelled policy for non-pay up to ten days with a Statement of No Loss	•	•	•	•	•
POLICY PAYMENT OPTIONS					
Annual Policy					•
Direct bill. No premium financing accepted from outside vendor.	•	•	•	•	•
18% minimum down payment on policies with BI or EFT (First installment due in 20 days)	•	•		•	•
34% minimum down on policies without BI (1st installment due in 45 days) 18% available if BI or EFT (1st due in 20)	•	•	•	•	•
We accept agent/insured e-check, insured MasterCard, Discover or Visa (EFT available)	•	•	•	•	•
EZ Pay mandatory (EFT)		•			
DISCOUNTS					
Vehicle Feature Discounts: Anti-Lock Brakes Multi-Car Airbag Anti-Theft Device	•	•	•	•	•
Homeowners Discount: Proof of ownership is required.	•	•	•	•	•
Prior Insurance Discount / Transfer Discount: Must provide documentation showing 6 month's continuous coverage	•	•	•	•	•
Acceptable lapse between the last coverage and inception of our policy	10 Days	30 Days	10 Days	30 Days	10 days
3 years driving experience in the US and 3 years free of any chargeable violations or accidents		•			
Discount varies based on BI limits carried on prior policy (BI) limits must be reflected on proof of prior submitted)				•	•
Any person named on discount documentation but NOT included or excluded as a driver on the auto application will be added as an undisclosed driver which can result in a 12 point uprate unless explained in the application	•	•	•	•	•
Advance Quote Discount: Policy must be quoted AND BOUND 7 days or more prior to the effective date				•	•
EZ Pay Discount (EFT) *approximate and will vary	5-9%	7-10%	7-10%	10%	7%
Paid-In-Full Discount *approximate and will vary	5-9%	10%	5%	10%	9%

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BASIC RULES					
Accepts vehicles up to \$60,000 MSRP	•	•	•	•	
Accepts vehicles up to \$80,000 MSRP					•
For liability coverage, we accept vehicles up to 30 years old	•	•	•	•	•
For Physical Damage, we accept vehicles up to 15 years old	•	•	•	•	•
Acceptable total number of PIP claims filed in a household (including excluded drivers) in the 36 months prior to the original policy effective date	0	1	0	1	0
Drivers with out of state DL must obtain a Florida DL within 45 days	•	•	•	•	•
Drivers with foreign & int'l DL are acceptable. Copy of DL must accompany application. (Matricula Consular & passport accepted as well - copy must accompany application)	•	•	•	•	•
Insured must reside in Florida 10 months out of the year	•	•	•	•	•
Drivers with a learner's permit are only acceptable if there is a licensed driver in the household (licensed driver only needs to be 18+)	•	•	•	•	•
Drivers 75 years of age acceptable if (A) Driver presents a physician's statement indicating their ability to operate a motor vehicle or (B) Driver has had no at-fault-accidents, no major violations and no more than 2 minor violations in the last 3 years	•	•	•	•	•
Limit of 2 cars per driver	•	•	•		•
No drivers with 3 or more accidents in the past 36 months (regardless of fault) or 2 at fault accidents within a 12-month period	•	•	•	•	•
All residents of the household 15 years of age or older with or without a driver's license must be rated as an included or excluded driver (this includes household members that are insured elsewhere). No exceptions.	•	•	•	•	•
Any person named on the vehicle registration must be rated as an included or excluded driver	•	•	•	•	•
Excluded drivers are permitted on risks without Bodily Injury	•	•	•	•	•
If DL suspended when bound, proof or reinstatement must accompany the application	•	•	•	•	•
Driver acceptable with a driving history including DUI/DWI				•	
If insured not present to sign the application, company e-signature process must be used	•	•	•	•	•
Examples of unacceptable occupations include: All passenger for hire (including ride-sharing except for Windward auto program), home health care workers, home cleaning service providers (housekeepers), nannies, pizza delivery, handyman, entertainers, artisans. This pertains to all members of the household, even those who are excluded. Owner operated truck drivers are not accepted.	•	•	•	•	•
Self-employed: Must have prior approval from underwriting (Please note the application with the underwriter's name)	•	•	•	•	•
Business/ artisan use endorsement available (surcharge applies - for acceptability rules, see manual). Unacceptable occupations and the need to call for approval on self-employed remains the same, even when business/ artisan use endorsement selected.		•		•	
Unemployed is acceptable - we must be notified when they regain employment	•	•	•	•	•

Agent or Policy Customer Service: (866) 721-6795

Report a Claim: (866) 595-4080

Existing Claim: (800) 919-9114

Clutch Support: Agent Technical [insurestation/clutchinsurance](https://insurestation.com) (Log-in questions) (305) 265-3150

Consumer Pay by Phone: (866) 721-6795

Go to insurestation.com for Policy Management and to convert Leads; click on Help Center for training videos

The Hearth: 1-833-484-3432

Consumer chat
windhaven.com

Agent chat
insurestation.com

Shared Customers should download our app for policy info, virtual ID card and to make payments and claims

Download our App

