

Agent Binding Authority and Available Limits Form HO 3	
Age of Home	0 - 40 years no extra requirements. 40+ may be written with either Limited Water Damage coverage or the Water Damage Exclusion. 50+ not eligible for water coverage. A 4-point Inspection (including photos) showing all systems have been updated and in good condition is required prior to binding homes 41-50. Dwellings 51+ require all systems be updated within the past 10 years. Comp Shingle Roof must have been replaced within the last 15 years. Zinsco, Sylvania, Challenger or Federal Pacific electrical panels are not allowed.
Dwelling Coverage Limits	\$100,000 to \$749, 000. \$125,000 minimum required in coastal counties. High Value Homes; \$750,000 to \$1 million must submit to underwriting for approval
Other Structures Limits	2% to 70% of Coverage A.
Personal Property Limits	25% to 75% of Coverage A. May be excluded with HPC CE 07 12.
Loss of Use Limits	10% of Coverage A.
Personal Liability Limits	\$100,000; \$200,000; \$300,000 or \$500,000
Medical Payments Limits	\$1000; \$2500 or \$5000
Scheduled Personal Property Limits	Appraisals or bills of sale including photo less than 3 years old for items worth \$2,500 or more. Schedules over \$35,000 or individual items over \$10,000 require Underwriting approval prior to binding and require a Central Station Alarm.
Deductible Options	All Other Perils: \$500, \$1000, \$2500, \$5000 Hurricane: \$500, \$2%, 5%, 10%
Protection Class	Underwriting approval required prior to binding PC 9 or PC 10.
Claims History	No previous liability loss (whether or not paid by insurance) at this or another location. Any property loss (whether or not paid by insurance) in the past 3 years at this or any other location other than one water, fire or theft loss in the past 3 years provided the amount of the loss is less than \$10,000.
Endorsements & Optional Coverages	
Hurricane Screen Enclosure HPCHO 09 WSE	Loss Assessment Coverage HO 04 35
Ordinance or Law HPCHO 09 OL 1, HPCHO 09 OL2 or HPCHO 09 OL3	Limited Fungi, Wet or Dry Rot, or Bacteria Increased Coverage HPCHO 09 FCE
Personal Injury HO 24 82	Home Computer Coverage HPCHO 09 HC
Increased Replacement Cost on Dwelling HPCHO 09 IRC	Golfcart Physical Damage and Liability Coverage HPCHO 09 CG1 Or HPCHO 09 CG2
Personal Property Replacement Cost HPCO 04 90	Dog Liability HPCHO 09 DL
Special Personal Property Coverage HO 00 15	Water Backup or Sump Overflow HPCHO 09 WBU
Coverage C Increased Special Limits of Liability HO 04 65 or HO 04 66	Identity Theft or Identity Fraud Expense and Monitoring HPCHO 09 IDT
Available Credits	
Secured Community/Building Credit (Primary Residence Only)	Senior/Retiree Discount (Any named insured has reached 55)
Protective Devices (Fire, Burglar, Sprinkler)	Age of Dwelling
Payment Options	
<p>FULL PAY: 100% of the total policy premium. (Mortgage companies are eligible for full pay only.)</p> <p>SEMI-ANNUAL PAYMENT PLAN: 60% down plus \$3 installment fee and a \$10 one time service fee. 40% plus \$3 installment fee due on the 180th day.</p> <p>QUARTERLY PAYMENT PLAN: 40% down plus \$3 installment fee and a \$10 one time service fee. 20% plus \$3 installment fee due on the 90th, 180th and the 270th day.</p> <p>Visa, MasterCard, American Express and Discover payments are accepted for insured full pay or payment plan options.</p>	

Submission Requirements

Policy premium and any required supporting documents should be mailed within 5 business days from the effective date or the issue date of the policy, whichever is earlier. If "Bill to" is mortgagee, they will be billed automatically.

Ineligible Risks - Please refer to manual for complete list.

Porches or decks more than 2 ft. off the ground or with 3 or more steps without proper handrails.
Homes with open foundations.
Factory fabricated, transportable housing units built on a chassis (mobile or manufactured homes).
Properties located entirely over water.
Risks with any prior or current Sinkhole activity whether or not it results in a loss to the dwelling.
Homes of unconventional construction including but not limited to Log Homes.
Homes with wood shingled roofs.
Homes without permanently installed heat source or with wood burning stoves, space heater or fireplaces as primary source of heat.
Properties in a state of disrepair or properties with existing damage.
Risks with Knob & Tube electrical wiring, or aluminum electrical wiring, or fuses.
Risks with rental exposure. Note: A duplex, wherein one side is owner-occupied and the other side is rented is acceptable.
Risks insured for less than 100% replacement cost.
Homes used for any purpose other than residential.
Vacant or unoccupied homes.
Swimming pools that are not protected by a locking fence at least 4 ft. high or screened enclosure.
Spas that are not covered and locked.
Risks with a previous property loss (whether or not paid by insurance) in the past 3 years at this or any other location - other than 1 water, fire or theft loss occurring in the past 3 years provided the amount of loss is less than \$10,000.
Risks with a previous liability loss (whether or not paid by insurance) in the past 3 years at this or any other location.
Risks with vicious or exotic animals. Vicious animal is defined as any animal, regardless of breed, that has a negative history including, but not limited to, biting, snapping, or causing or attempting to cause injury to an individual or other animal. (Saddle animals are permitted when there is no business use.)
The following breeds are not eligible: Akita, American Bulldog, Beauceron, Caucasian Mountain Dog, Chow, Doberman-Pincher, German Shepherd, Great Dane, Keeshond, Pit Bull, Presa Canario, Rottweiler, Staffordshire Terrier or any mix of these breeds.
Must be owner occupied as primary or secondary/seasonal.
Home Day Care without evidence of commercial liability coverage and a copy of the State or County Home Day Care license provided each year.
Roof must be in good condition. Composition shingle roofs must have been replaced within 15 years.
Homes with entire flat roofs. If partial roof is flat, only 20% of original is acceptable.
Risks with polybutylene and/or galvanized steel pipes may only be written with the water damage exclusion. In order to be eligible for limited water damage coverage, homes with polybutylene and/or galvanized steel pipes will require an inspection.
Each townhouse/rowhouse unit must be separated by parapet walls or adequate masonry firewalls. There may be a maximum of 8 units per building.
Risks with unusual or excessive liability exposures are acceptable for coverage, however, bodily injury and property damage liability will be excluded for injuries or damage resulting from their use.

Contact Info

Payments

Heritage Insurance - c/o The Bank of Tampa
PO Box 22007
Tampa, FL 33622-2007

OVERNIGHT ONLY

Heritage Insurance - c/o The Bank of Tampa
Remittance Dept.
4503 Woodland Corp. Blvd. Ste. 100
Tampa, FL 33614

Phone

Customer Service & Marketing
855-620-9978

Claims

855-415-7120

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