

COUNTY	HO-3				DP-3			
	Effective July 23, 2021				Effective July 23, 2021			
	Cov A Min ****	Age of Roof Ineligible ***	Age of Home	Prior Water Losses	Cov A Min	Age of Roof Ineligible	Age of Home	Prior Water Losses
BREVARD	\$200K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
COLLIER	\$200K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
DUVAL	\$250K	>15 Year All Shingle	10 or Newer	0	\$150K	* State	** State	0
FLAGLER	\$200K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
LEE	\$200K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
MANATEE	\$200K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
PINELLAS	\$200K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
POLK	\$200K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
SAINT JOHNS	\$200K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
SARASOTA	\$200K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
VOLUSIA	\$200K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
ESCAMBIA	\$150K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
LEON	\$150K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
OJALOSA	\$150K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
SANTA ROSA	\$150K	>15 Year All Shingle	** State	0	\$150K	* State	** State	0
ALACHUA	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
BAKER	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
BRADFORD	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
CHARLOTTE	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
CITRUS	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
CLAY	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
COLUMBIA	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
DESOTO	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
DIXIE	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
GILCHRIST	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
GLADES	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
HAMILTON	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
HARDEE	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
HENDRY	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
HERNANDO	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
HIGHLANDS	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
INDIAN RIVER	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
LAFAYETTE	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
LEVY	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
MARTIN	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
NASSAU	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
OKEECHOBEE	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
PASCO	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
PUTNAM	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
SAINT LUCIE	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
SUNWANNEE	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
UNION	\$200K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
BAY	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
CALHOUN	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
FRANKLIN	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
GADSDEN	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
GULF	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
HOLMES	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
JACKSON	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
JEFFERSON	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
LIBERTY	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
MADISON	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
TAYLOR	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
WAKULLA	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
WALTON	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
WASHINGTON	\$150K	>10 Year All Shingle	** State	0	\$150K	* State	** State	0
HILLSBOROUGH	\$250K	N/A - AOH Rule	5 or Newer	0	\$250K	N/A - AOH Rule	5 or Newer	0
LAKE	\$250K	N/A - AOH Rule	5 or Newer	0	\$250K	N/A - AOH Rule	5 or Newer	0
MARION	\$250K	N/A - AOH Rule	5 or Newer	0	\$250K	N/A - AOH Rule	5 or Newer	0
ORANGE	\$250K	N/A - AOH Rule	5 or Newer	0	\$250K	N/A - AOH Rule	5 or Newer	0
OSCEOLA	\$250K	N/A - AOH Rule	5 or Newer	0	\$250K	N/A - AOH Rule	5 or Newer	0
PALM BEACH	\$350K	N/A - AOH Rule	5 or Newer	0	\$250K	N/A - AOH Rule	5 or Newer	0
SEMINOLE	\$250K	N/A - AOH Rule	5 or Newer	0	\$250K	N/A - AOH Rule	5 or Newer	0
SUMTER	\$250K	N/A - AOH Rule	5 or Newer	0	\$250K	N/A - AOH Rule	5 or Newer	0
Broward	Closed	Closed	Closed	Closed	Closed	Closed	Closed	Closed
Miami-Dade	Closed	Closed	Closed	Closed	Closed	Closed	Closed	Closed
Monroe	Closed	Closed	Closed	Closed	Closed	Closed	Closed	Closed
* State		>15 year old 3 Tab Shingle				>15 year old 3 Tab Shingle (RVS - 7/21)		
** State		>20 year old Arch Shingle				>20 year old Arch Shingle (RVS 7/21)		
*** Age of Roof Ineligible			>30 year old limited water				>30 year old limited water	
**** Cov A Min		can only write up to state eligibility w/ \$15K W/H Ded						
**** Cov A Min		Please note: the Cov A minimum for New Construction (0-1 year) is \$150K statewide except in Seminole, Osceola, Lake, Orange, Sumter, Hillsborough and Palm Beach Counties				Please note: the Cov A minimum for New Construction (0-1 year) is \$150K statewide except in Seminole, Osceola, Lake, Orange, Sumter, Hillsborough and Palm Beach Counties		