

The outline below is not intended to replace the underwriting manual and is intended as a quick reference guide only.

Please refer to the complete underwriting manual for more detail or call the Underwriting Department at 1-800-293-2532, option 3 for Agents

*****Required supporting documents MUST be received by the Company within 15 days of the effective date of the policy*****
PRODUCT LINE

Note: Tri-County reference below applies to the counties of Miami-Dade, Broward and Palm Beach.

Coverage	HO-3	HO-6	HO-4	DP-3
Dwelling	\$250,000 - **\$3,000,000 (Tri-County) *\$100,000 - **\$3,000,000 (Non Tri-County)	\$50,000 - \$500,000 (Tri-County) \$15,000 - \$500,000 (Non Tri-County) \$25 minimum per square foot	N/A	\$250,000 - *\$3,000,000 (Tri-County) \$100,000 - *\$3,000,000 (Non Tri-County)
Other Structures	1% - 70% of Dwelling	N/A	N/A	1%, 2%, 5%, 10%, 15%, 20% of Dwelling
Contents	25%-70% of Dwelling (Coverage may be excluded)	\$10,000 - \$200,000 (If RTO \$10k - \$30K only)	\$10,000- \$50,000	\$5,000 - \$500,000 (Coverage may be excluded)
Loss of Use	20% of Dwelling	40% of Contents	20% of Contents	10% of Dwelling
Personal Liability	\$100,000, \$200,000, \$300,000, \$500,000 or \$1,000,000			\$100,000 & \$300,000
Medical Payments	\$1,000, \$2,500, \$5,000 or \$10,000			\$1,000 & \$5,000

***Low Value Home** (Coverage 'A' under \$150,000 Non Tri-County) – Additional underwriting information will be required to show proof of updates, RCE valuation, and current photographs of every side of home that demonstrate pride of homeownership and insurability.

****High Value Home** - When Coverage 'A' is \$750,000 and above, the following guidelines apply - Application and all supporting documents are required to be submitted to Underwriting. **The use of the FedNat MSB estimator is required to establish insurance to value.**

Risk	HO-3	HO-6	HO-4	DP-3
PC Class	PC 1-8 / 9-10 (subject to Underwriting approval – clear firebreak between home and tree line must exist)			
4 – Points	Homes 30-49 years of age are subject to inspection: 4-point inspections will be paid for and managed by FedNat. Before binding older risks, please verify with the insured the home has been updated		Not Required	Same as HO-3
	Homes & Condos 50 years and older: must be submitted with a photo of the front and rear of the home and must have proof of updated roof, electric, plumbing and AC/Heat or favorable 4-Point inspection at time of binding			
Water Damage Exclusion	Mandatory exclusion on risks older than 40 years of age for new and renewal business. \$10,000 Limited Water Damage buyback available (<i>this is not a full buyback of the exclusion</i>)		Mandatory exclusion on risks older than 30 years of age for new and renewal business. \$10,000 Limited Water Damage buyback available (<i>this is not a full buyback of the exclusion</i>)	
Roof Requirements	5+ years of remaining life required on all the following: <ul style="list-style-type: none"> • 3 Tab Shingle – Over 15 yrs of age / Architectural Shingle – Over 20 yrs of age • Tile / Metal – Over 40 years of age • Flat Roofs older than 15 years are ineligible Not required on HO6 or HO4 Risks. (Note: Elastomeric Coating applied to roof coverings other than flat roofs are ineligible)			
Aluminum wiring	Aluminum multi-strand wiring is acceptable. Single strand aluminum wiring is ineligible.			
Polybutylene Plumbing	Risks with Poly pipes are eligible only when rated with the Water Damage Exclusion Endorsement. The \$10,000 Limited Water Damage Endorsement is available. (<i>this is not a full buyback of the exclusion</i>)			
Animal/Dog Liability	All animal liability is Excluded. No Restriction on breeds of dogs as liability coverage is Excluded. Horses, for personal use, are acceptable, subject to Underwriting approval. Owner occupied risks ONLY: Dog Liability is available by endorsement for breeds other than Akitas, American Bull Dogs, Beaucerons, Caucasian Mountain Dogs, Chow Chow, Doberman Pinschers, German Shepherds, Great Danes, Keeshonds, Pit Bulls, Staffordshire Terriers, Presa Canarios, Rottweilers or any mix thereof or any dog with a bite history.			
Lapse in Coverage	Lapse Acceptable. 10% surcharge applies on lapses greater than 45 days, subject to Underwriting approval.			
Bankruptcy/Foreclosure	Risk is acceptable with a 4-Point inspection (incl. photos of interior/exterior) or other similar inspection demonstrating that the home meets our underwriting criteria.			
Distance to Coast	All Coastal risks are eligible / Including Barrier Islands			
Hurricane Coverage	Available in all open counties / HO6 & HO4 available X-Wind only in Monroe County.			
Diving Boards, Pool slides Trampolines &	(\$25,000 sub limit applies) Note: Diving boards and pool slides are Acceptable. If pool, trampoline or other attractive nuisance is not completely secured by a Screened Enclosure, Wall or Fence that is permanent and lockable with a minimum height of 4 feet, then it is UNACCEPTABLE. (<i>Bushes, Chicken wire, Hog wire, other wire fence material and Child gates/fences are unacceptable</i>)			
Claims	Ineligible Risks: *Applicants with a prior water damage loss of \$10,000 or more in the last 3 years. *Applicants that have incurred 2 or more claims in the 3 years prior to the policy effective date. Acts of God not counted. *Applicants which have had a property loss or contents loss due to premises theft over \$5,000 within the last three(3) years and not installed and currently maintain a monitored burglar and/or fire alarm.			
Occupancy	HO3: Owner occupied only. HO-6 can be Owner occupied or Rented to Others. Must be occupied as a Primary, Secondary or Seasonal risk. Secondary or Seasonal occupancy is acceptable. Please be sure to properly rate Secondary/Seasonal exposure accordingly. Please see Full Underwriting Guide for proper definitions and applicable surcharge.		Mid-term address changes are endorsable to eligible risks	Owner occupied as Primary, Secondary or Seasonal acceptable. Seasonal/Secondary may be rented to others for no less than 1 week at a time. Non-Owner occupied risks must be occupied and leased for no less than 1 week.
Vacant/unoccupied	Any risk that is not occupied within 30 days of the effective date of the policy and are being renovated, updated, or altered to a degree that would otherwise make the home uninhabitable during this period is ineligible			
Rented to Others	Unacceptable	Lease cannot be less than 3 months	N/A	Minimum 1 week rental
Foundation Type	Pilings, Piers, Stilts & Crawl Spaces are acceptable, 10% surcharge is applied to all risks not defined as 100% slab on grade, subject to Underwriting approval.			
Ineligible Risks	Homes with Asbestos siding, in poor condition and/or poorly maintained / If RC is greater than ACV + 25% / Please see Full Underwriting Guide for complete list of ineligible risks.			

Contact Information

 Claims Department: 800-293-2532 / option 2
 Underwriting Department: 800-293-2532 / option 3
 Marketing Department: 800-293-2532 / option 3
 Application Submission: Please upload through PTS "Attachments"

Address:

 PO Box 407193
 Ft. Lauderdale, FL 33340-7193
marketing@FedNat.com / Fax: 954-308-1397

Overnight Payments:

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 Sunrise, FL 33323