

## Commercial Wind Program

### General Underwriting Guidelines & Submission Checklist

#### Coverage

Named Windstorm and Hail

#### Coverage Guidelines

Maximum per risk limit is \$10M

- First preference: Full limits up to \$10M
- Second preference: Primary loss limit up to \$10M

#### Minimum Premium

\$2,500

#### Application

Excel SOV preferred which includes the following information at a building level:

- Street address, including County
- Distance to coast, if known
- Complete COPE information
- Shape of roof
- Age of roof values at risk

#### Regional Guidelines

##### *ENTIRE STATE OF FLORIDA*

- If otherwise eligible and risk is located within 1,000 feet of the coast, policyholder must obtain a NFIP equivalent flood policy through Risk Insurance Brokers which must remain in force for the entire policy term of the wind policy

##### *TRI-COUNTY*

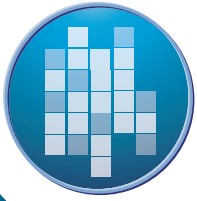
- Broker cannot write Tri-County business until they have built a portfolio of business outside of Tri-County such that Tri-County exposure is never more than 5% of total insured values
- Frame/NCII construction ineligible within 10 miles of the coast
- JM/NCI construction ineligible within 1 mile of the coast and if pre-1994 construction ineligible within 2 miles of the coast

##### *TAMPA BAY & SOUTHWEST*

- Frame/NCII construction ineligible within 2 miles of the coast

##### *CENTRAL FLORIDA*

- Frame/NCII construction ineligible within 1 mile of the coast



# Risk Insurance Brokers

## Ineligible Risks:

- Risks located in Monroe County
- Buildings with roofs clad with slate, clay or barrel tiles that are cracked, broken or missing tiles are ineligible
- Risks with Exterior Insulation and finish Systems (EIFS) cladding are ineligible unless over masonry construction or if EIFS is used for decorative purposes only and no more than 20% of the total cladding is EIFS
- Agriculture/Food Processing and Manufacturing risks are eligible for Building coverage only
- Farm/Ranch exposures
- Builder's Risk or Course of Construction exposures
- Greenhouses/Hothouses
- Mobile Homes, trailer parks and other modular buildings, except those incidental to the commercial exposure, used as an office or temporary classroom, and properly tied down or anchored
- Personal lines exposures
- Amusement parks and miniature golf courses
- Any structure, including the business personal property contained within or on the structure, constructed partially or entirely over water
- Any structure on stilts or pilings

*Florida Map of Zones*

