



Quick Reference Card

Dwelling (DP 00 01)		Dwelling (DP 00 03)
Coverage Limits	A-Dwelling: \$150,000 - \$500,000 A-Condo: \$40,000 - \$300,000	A-Dwelling: \$150,000 - \$500,000 A-Condo: \$40,000 - \$300,000
	B-Other Structures: 1%, 2% up to 50% of Cov. A	B-Other Structures: 1%, 2% up to 50% of Cov. A
	C-Contents: \$0 or up to 50% of Cov. A	C-Contents: \$0 or up to 50% of Cov. A
	D-Fair Rental Value: 20% of Cov. A	D-Fair Rental Value: 20% of Cov. A combined
	E-Additional Living Exp.: N/A	E-Additional Living Exp.: Included with D – Fair Rental Value
	L-Personal Liability: \$100,000 or \$300,000	L-Personal Liability: \$100,000 or \$300,000
	M-Medical Payments: \$1,000, \$3,000 or \$5,000	M-Medical Payments: \$1,000, \$3,000 or \$5,000

Deductibles	All Other Perils: \$500, \$1000 (Base), \$2,500, \$5,000 Hurricane: \$500, 2% (Base), 5%, 10%	All Other Perils: \$500, \$1000 (Base), \$2,500, \$5,000 Hurricane: \$500, 2% (Base), 5%, 10%
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Description of Coverages	<ul style="list-style-type: none"> • Fire or Lightning, Internal Explosion • Extended Coverage (optional) <ul style="list-style-type: none"> - Windstorm or Hail - Explosion - Riot or Civil Commotion - Aircraft - Vehicles - Smoke - Volcanic Eruption • Vandalism and Malicious Mischief (optional/only with Extended Coverage) 	<ul style="list-style-type: none"> • Fire or Lightning, Internal Explosion • Extended Coverage • Vandalism and Malicious Mischief • Damage by Burglars • Falling Objects • Weight of Ice, Snow or Sleet • Accidental Discharge of Water or Steam • Freezing • Sudden Damage from Artificial Electric Currents
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Optional Coverages	<ul style="list-style-type: none"> • Loss Settlement • Modified Loss Settlement • Permitted Incidental Occupancy • Refrigerated Personal Property • Screen Enclosure Coverage • Sinkhole Coverage • Vandalism & Malicious Mischief • Water Back Up & Sump Overflow 	<ul style="list-style-type: none"> • ACV Windstorm or Hail Losses to Roof Surfacing • Actual Cash Value Loss Settlement • Ordinance or Law • Permitted Incidental Occupancy • Loss Assessment • Personal Property Replacement Cost • Refrigerated Personal Property • Sinkhole Coverage • Screen Enclosure Coverage • Theft Coverage • Water Back Up & Sump Overflow
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Protection Class	1-10 (PC 10 must be located within Protected Subdivision)
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Credits and Discounts	Protective Device, Loss Free Renewal, Senior/Retiree, Secured Community, Windstorm Loss Mitigation Features *Please note, discounts and credits shown may not be applicable to all policy forms. Also, discount is available provided risk qualifies.
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Payment Plans	Full Pay, Semi-Annual Pay* (55/45), 4 Pay* (25/25/25/25), Quarterly Pay *(40/20/20/20), Monthly Pay (EFT Required) *A \$10 set up fee applies to all policies utilizing a payment plan. Installment fees range from \$2 to \$8 depending on total premium.
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General Underwriting Requirements	
Submission Requirements	Valuation and Protection
<ul style="list-style-type: none"> • The electronic application and premium payment must be submitted to Cypress within 7 business days of binding. • Do not bind coverage without premium payment if the insured is the payor. • A signed copy of application must be retained by the agent for a minimum of 7 years, together with all required photos and documents. 	<ul style="list-style-type: none"> • Must be insured to 100% of replacement cost. • Risks with replacement cost exceeding 1 ½ the market value are not eligible. • There must be smoke detectors close to the kitchen and all sleeping areas.

*Refer to manual for complete Underwriting Guidelines and Rules located at www.cypressig.com .

Ineligible Risks (refer to manual for complete list)

Applicant Characteristics and/or Loss History	Location
<ul style="list-style-type: none"> • Bankruptcy, liens, judgments, foreclosures or repossessions within the last 5 years or the insured has been convicted of insurance fraud, arson, or other insurance related offenses. • Risks with more than 2 mortgages. • Applicants who have had a liability loss within the last 3 years. • Applicants who have had a Fire, Water, Theft or other loss in the previous 3 years at this location unless it can be demonstrated that the cause of loss has been corrected. Such demonstration of corrective measures must be submitted for approval prior to binding. 	<ul style="list-style-type: none"> • Dwellings located entirely or in part over any body of water. • Dwellings located on a barrier island may be ineligible, subject to an inspection. • Dwellings located on more than 5 acres. • Properties subject to brush or forest fire. • Dwellings located in Special Flood Hazard Areas (SFHA) Zones A or V, unless an NFIP policy has been purchased with matching building limits (or the maximum available). • Dwellings that are not visible from at least two other dwellings, not in sight of a paved road or not accessible year-round to fire-fighting equipment. • Property with any prior or current sinkhole activity on the premises whether or not it resulted in a loss to the dwelling. Exception: Any dwelling policy insured that does not include Sinkhole Loss Coverage.
Occupancy	
<ul style="list-style-type: none"> • Vacant or unoccupied properties or a dwelling that is currently held for sale, unless moving within 60 days. • Dwellings primarily used for business or with incidental business occupancies, other than an office. 	
Property Characteristics	
<ul style="list-style-type: none"> • Multi-family dwelling for more than 4 families. • Mobile, modular, pre-fabricated, log, geodesic homes, earth contact, motor and trailer homes or houseboats. • Dwellings built on pier & beam, stilts or other open foundations. • Dwellings built by individuals who are not licensed contractors. Licensed contractor cannot be the insured or additional insured. • Any property, including the dwelling, premises, and any other structures, with unrepaired damage. Yard must be free of debris. • Dwellings with porches or decks more than 2 feet off the ground or with 3 or more steps leading to them without properly installed handrails. • Composition shingle roofs older than 15 years will be considered only if the application is submitted prior to binding with documentation from a licensed general contractor stating the type of shingle used and the remaining life expectancy is greater than 5 years. • Dwellings with unapproved roofs, including wood shingle roofs or any roofing over wood shingle, flat, tar, gravel or rolled roofs, corrugated metal or more than one overlay of composition shingles. • Roofs in poor condition or subject to overhanging tree limbs or other hazards. • Approval prior to binding is needed on any tin or aluminum roof. • Dwellings heated in whole or in part by solid fuel heating devices, such as wood burning stoves; or a portable space heater. Exception: Fireplace systems that are professionally installed. Fireplace inserts must be submitted prior to binding. • Risks that have been previously rejected, canceled or non-renewed by any company for underwriting reasons must be submitted prior to binding. Acceptability of the risk is dependent upon the reason for the coverage declination, cancellation or nonrenewal. • Dwellings also insured under another insurance policy, except NFIP or CPIC policies. • Risks with no prior insurance, forced placed coverage by mortgagee or lapse in coverage. Exception: New purchase and on Condos, a signed "No Prior Insurance" form must be submitted to waive this requirement. • Dwellings with aluminum wiring. 	
Liability Exposures	
<ul style="list-style-type: none"> • Dwellings with child care or home day care exposures. • Any exotic pets, non-domestic animals, livestock, farm or saddle animal exposures. • Animals with bite history, dogs trained as guard dogs or attack animals that have caused bodily injury. • Dangerous dog breeds, including any mix of: Akita, American Bulldog, American Pit Bull Terrier, American Staffordshire Terrier, Catahoula Leopard, Chow, Doberman Pinscher, German Shepherd, Presa Canario, Pit Bull, Rottweiler, Staffordshire Bull Terrier, Wolf or Wolf Hybrid. • Unrestricted access to pool, hot tub or pond. (Fence or screened enclosures are required.) • Any swimming pool with a diving board or water slide on the premises. • Trampoline, skateboard or bicycle ramps on the premises. • Property with underground storage tanks for liquid fuel. 	

Policy Servicing & Underwriting:

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Customer Service: policyinfo@cypressig.com
Underwriting: PL_UW@cypressig.com

Payments:

Payment Processing Center
P.O. Box 31305
Tampa, FL 33631-3305

Claims Reporting & Service:

P.O. Box 41059
Jacksonville, FL 32203
Toll Free: (877) 560-5224 Fax: (904) 770-4583
claimsinfo@cypressig.com

Overnight Payments:

Attn: Operational Accounting
12926 Gran Bay Parkway West, Suite 200
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