



Quick Reference Card

	Homeowners (HO-3)	Renters (HO-4)	Condo (HO-6)
Coverage Limits	A-Dwelling: • \$150,000 - \$1,500,000	N/A	A-Dwelling: • \$40,000 - \$300,000
	B-Other Structures: 2%, 5%, 10% of Cov. A	N/A	N/A
	C-Contents: 0% or 25% - 75% of Cov. A	C-Contents: \$25,000 - \$50,000	C-Contents: \$25,000* - \$250,000 *Contents available at a minimum of \$10,000 for HO6 units rented to others.
	D-Loss of Use: 10% of Cov. A	D-Loss of Use: 10% of Cov. C	D-Loss of Use: 20% of Cov. C
	E-Personal Liability: \$100,000, \$200,000, \$300,000, \$500,000	E-Personal Liability: \$100,000, or \$300,000	E-Personal Liability: \$100,000, \$200,000, \$300,000, \$500,000
	F-Medical Payments: \$1,000, \$2,500, \$5,000	F-Medical Payments: \$1,000, \$3,000, \$5,000	F-Medical Payments: \$1,000, \$2,500, \$5,000

Deductibles	All Other Perils: \$500, \$1,000, \$2,500, \$5,000, 1% Hurricane: \$500, \$1,000, 2%, 3%, 5%, 10%	All Other Perils: \$500, \$1000 Hurricane: \$500, 2%, 5%, 10%	All Other Perils: \$500, \$1,000, \$2,500, \$5,000, 1% Hurricane: \$500, \$1,000, \$2,500, \$5,000, 2%, 5%
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Optional Coverage	<ul style="list-style-type: none"> • Animal Liability • Fungi, Wet or Dry/Bacteria • Increased Limits for Business Property • Identity Theft • Loss Assessment • Ordinance or Law • Personal Property Replacement Cost • Permitted Incidental Occupancy • Refrigerated Personal Property • Screen Enclosure Coverage • Sinkhole Coverage • Water Back-Up & Sump Discharge or Overflow 	<ul style="list-style-type: none"> • Animal Liability • Building Additions & Alterations • Credit Card Forgery • Fungi, Wet or Dry/Bacteria • Golf Cart • Increased Special Limits of Liability • Permitted Incidental Occupancy • Personal Property Replacement Cost • Refrigerated Personal Property • Sinkhole Coverage • Special Computer Coverage • Business Property Increased Limits • Pet Damage 	<ul style="list-style-type: none"> • Animal Liability • Fine Arts – Scheduled • Fungi, Wet or Dry/Bacteria • Increased Limits for Business Property • Identity Theft • Jewelry • Loss Assessment • Ordinance or Law • Permitted Incidental Occupancy • Sinkhole Coverage • Unit Owners – Special Coverage A • Water Back-Up & Sump Discharge or Overflow
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Protection Class	1-10 (PC 10 must be located within a Protected Subdivision)
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Credits and Discounts	Protective Device, Accredited Builder, Companion Policy, 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 5 years, together with all required photos and documents. 	<ul style="list-style-type: none"> • HO-3 & HO-6 must be insured to 100% replacement cost, subject to Cypress' minimum insurance to value eligibility. • Dwellings must have working smoke detectors located close to the kitchen and all sleeping areas.

*Refer to manual for complete Underwriting Guidelines and Rules.



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. Risks with a previous property loss (whether or not paid by insurance) in the past 3 years at this or any other location. Any liability, water, fire or theft loss occurring in the past 3 years may be submitted for review prior to binding. Risks with a previous liability loss (whether or not paid by insurance) in the past 3 years at this or another location. 	<ul style="list-style-type: none"> Dwellings located entirely or in part over any body of water. Dwellings within 1,000 feet of mean high tide. 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. Risks in the wind pool (HO-3). Dwellings located in an area condemned for any reason, including urban renewal or highway construction. Dwellings located in Special Flood Hazard Areas (SFHA) Zones A or V, unless an NFIP policy has been purchased with matching building limits on HO-3 or matching personal property limits on HO-6 (or the maximum available). A flood policy is not required for condos or apartments on second floor or above.
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 dwellings for three or more families. Dwellings that are in the course of construction or under renovation. Factory fabricated, transportable housing units built on a chassis (mobile or manufactured homes). Note: Dwellings with components constructed off-site and assembled on-site which are subject to local and state building codes are acceptable. (HO-3 only) Dwellings of unconventional construction including but not limited to Log Homes. Dwellings built on pier & beam, stilts or other open foundations. Dwellings older than 30 years unless all required documents are submitted with the application prior to binding. 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. 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. 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 policies. Risks with no prior insurance or forced placed coverage by mortgagee. Lapse in coverage over 90 days must be submitted prior to binding. (HO-3 only) 	
Liability Exposures	
<ul style="list-style-type: none"> 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 Pit Bull Terrier, American Staffordshire Terrier, Beauceron, Bullmastiff, Ca de Bou, Cane Corso, Catahoula Leopard, Caucasian Shepherd, Chow, Doberman Pinscher, Dogo Argentino, German Shepherd, Presa Canario, Pit Bull, Rottweiler, Staffordshire Bull Terrier, Tosa Inu or Wolf/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. Underground oil storage tanks. The applicant owns an all-terrain vehicle or an unlicensed recreational vehicle. 	

Policy Servicing & Underwriting:

P.O. Box 44221
Jacksonville, FL 32231-4221
Toll Free: (877) 560-5224 Fax: (904) 438-3866
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
Jacksonville, FL 32258