



CYPRESS
PROPERTY & CASUALTY
INSURANCE COMPANY

Cypress Property & Casualty

Florida Homeowners

Program Manual

**CYPRESS PROPERTY & CASUALTY
HOMEOWNERS MANUAL
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I. ELIGIBILITY – UNDERWRITING

We reserve the right to deem any of the following rules as satisfied for assumed business. Any data that is not available to the company upon assumption will be applied at first renewal of the policy subsequent to the determination of the information.

1.1a INELIGIBLE RISKS – NEW AND RENEWAL BUSINESS

Property Type and Characteristics

- Porches or decks more than 2 feet off the ground or with 3 or more steps leading to them must be protected with properly installed handrails.
- Homes with open foundations, unless completely enclosed (no latticework). (HO 3 only)
- Factory fabricated, transportable housing units built on a chassis (mobile or manufactured homes). Note: Homes with components constructed off-site and assembled on-site which are subject to local and state building codes are acceptable. (HO 3 only) Homes of unconventional construction including but not limited to Log Homes.
- Homes with wood shingled or wood shake roofs.
- Homes without permanently installed heat source or with wood burning stoves, space heater or fireplaces as primary source of heat.
- Homes with Federal Pacific Electric Stab-Lok or Zinsco electric panels.
- Properties in a state of disrepair or properties with existing damage.
- Risks with Knob & tube electrical wiring and/or aluminum electrical wiring.
- Risks insured for less than 100% replacement cost. (HO 3 & HO 6)
- Dwellings in the course of construction.
- Dwellings constructed by the named insured or someone other than a licensed contractor.
- Underground oil storage tanks.

Occupancy

- Homes used for any purpose other than residential.
- Any dwelling, or personal property located in any dwelling or condominium unit, not used solely as a private residence, except for the incidental office occupancies.
- Dwellings, including condominium units, rented to students.
- Dwellings that are part of a “working farm.” “Working farms” are defined as properties with any livestock, properties on which row crops are grown (other than a domestic garden) or properties with income producing farming operations.
- Vacant properties or any risk involving a dwelling that is currently held for sale.
- Multi-family dwellings for three or more families.

Location

- Dwellings located on more than 5 acres.
- Dwellings located in Protection Class 10, unless in a protected subdivision.
- Isolated properties, which are defined as those that are not visible from at least two other dwellings or in sight of a paved road or not accessible year-round to firefighting equipment.
- Dwellings located in an area that has been 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 limit for HO 3 and matching contents coverage for HO 6 (or the maximum available). Condominiums in these areas on the second floor or above do not require flood insurance.
- Properties located entirely over water.
- Risks in the windpool (HO 3).

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Applicant Characteristics

- Risks with more than 2 mortgages.
- Any conviction of insurance fraud, including arson.

Liability Exposures

- Swimming pools that are not protected by a self-latching fence at least 4 ft. high or screened enclosure.
- Swimming pools with a diving board or pool slide.
- Hot Tubs and spas that are not covered and locked.
- Any exotic pets (e.g. pythons, rattlesnakes) or livestock, saddle animal or farm animal exposure on the premises.
- Any dog that has ever been trained and/or used as a guard dog or attack dog or has any bite history.
- Any dangerous dogs including, but not limited to, any of the following breeds or any mixture that includes any of the following breeds: 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.
- The applicant owns an all-terrain vehicle or an unlicensed recreational vehicle.
- Dwellings with a trampoline on the premises.

1.1b INELIGIBLE RISKS – NEW BUSINESS

- 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.
- Dwellings older than 30 years and less than 50 years unless all required documents are submitted with the application **prior to binding**. Required documents include: two (2) photos of the exterior of the dwelling (front and rear) and documentation from a licensed contractor that all systems (wiring, plumbing, heating and cooling) have been updated within the past 10 years, are in good condition and meet current local building codes, and, if a shingle roof, it has been completely replaced within the last ten (10) years. Other roofing types must be documented by contractor that roof is in sound condition. Updates must be documented on the application.
- Dwellings 50 years of age and older unless all required documents are submitted with the application **prior to binding**. Required documents include: four (4) photos of the exterior of the dwelling, two (2) interior photos to include bathrooms and kitchen areas, documentation from a licensed general contractor that home has been completely updated within the last ten (10) years and meet current local building codes. Completely updated means within the last ten (10) years, the following have been done:
 - Shingle roofs required to have been completely replaced (other roofing types must be documented as being in sound condition);
 - Complete re-wiring of the entire dwelling;
 - Complete replacement of the heating & cooling systems; and
 - Complete re-plumbing of all pipes and fixtures and a static test certificate provided.
 - Other items as needed by Underwriting
- Lapse in coverage over 90 days must be submitted **prior to binding** (HO 3 only).
- Any force-placed coverage by mortgagee.

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1.2 ELIGIBILITY REQUIREMENTS - NEW AND RENEWAL BUSINESS

A. Form HO 3 – A Homeowners Policy may be issued:

1. To the owner-occupant(s) of a dwelling which is used exclusively for private residential purposes and contains not more than 2 families. The named insured cannot be a corporation, LLC or partnership (See #4 below for homes owned by an entity); or
2. To the purchaser-occupant(s) who has entered into a long-term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement **HO 04 41 – Additional Insured**; or
3. To the occupant of a dwelling under a life estate arrangement. The owner's interest in the building and premises liability may be covered using Endorsement **HO 04 41 – Additional Insured**; or
4. For homes deeded in a Trust, LLC or partnership provided the owner of the entity is the occupant of the dwelling.

Named Insured: Individual - Trustee(s)/Corporate Officer(s)/Etc.

Additional Insured: Name of Entity

Use Endorsement **HO 04 41 – Additional Insured**.

B. Form HO 6 policies may be issued to the owner(s) of a condominium unit that is used exclusively for residential purposes. Rule A.4 above also applies to HO 6 policies.

C. Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.

D. Certain business occupancies are permitted, provided:

1. The premises is occupied principally for private residential purposes; and
2. There is no other business occupancy on the premises.

When the business is not conducted from the residence premises, this coverage is not available. See Rule 5.9 for eligibility.

E. All policies are issued with the mandatory **HO 04 96 – No Coverage – Home Day Care Exclusion** Endorsement. No policy shall be issued for an occupancy where child care is provided to unrelated individuals for compensation, unless all of the following criteria are met:

- A current copy of a Certificate of Insurance from the insurer providing commercial Liability coverage at limits equal to or greater than the Cypress Personal Liability limits is provided to Cypress.
- A current copy of the Florida Department of Children and Families "Family Child Care Home Certificate of License" or a copy of the current Child Care License for the covered premises issued by the county of jurisdiction is provided to Cypress prior to issuance or renewal of each policy period.

1.3 OCCUPANCY/USE

For HO 3 policies

- The residence must be occupied by the owner and immediate family members only (no roomers or boarders). Immediate family is defined as named insured's parents or children.
 - Primary – occupied for the majority of a one-year period, Homesteaded property.
 - Seasonal – dwelling with continuous unoccupancy of three or more consecutive months during any one-year period.
 - Secondary - occupied on an intermittent basis (does not fit primary or seasonal definition).

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For HO 6 policies

- Primary Owner – occupied on a primary basis by the owner or by the owner’s immediate family (no roomers or boarders). Immediate family is defined as named insured’s parents and children.
- Secondary/Seasonal – occupied on an intermittent basis by the owner or by the owner’s immediate family. Note that rental exposure is accepted on a monthly or longer basis but rented to no more than 5 tenants per year during the time the insured does not occupy the condominium. Endorsement HO 17 33 Unit-Owners Rented to Others applies.
- Primary/Tenant* - occupied on a primary basis by a tenant on a monthly or longer basis but rented to no more than 5 tenants per year.

*Note: Homes vacant or unoccupied for more than 30 days will not be covered for damage due to constant or repeated seepage unless the insured has used reasonable care to shut off the water supply and drain the system and appliances of water. Refer to Endorsement **CPC 360**.

1.4 ROOF

- Roof must be in good condition.
- One overlayment of shingles is allowed (over any roof material)
- Flat roof is only eligible if constructed of poured reinforced concrete.
- Maximum age allowed for roof construction types **without prior underwriting approval**:

Roof material	Maximum age limit
Composition shingle	15
Concrete/Clay Tile	30
Metal	30

1.5 PLUMBING SYSTEM

Risks with polybutylene and/or galvanized steel pipes may only be written with the water damage exclusion (See rule 5.3A). In order to be eligible for limited water damage coverage, homes with polybutylene and/or galvanized steel pipes will require an inspection including the following:

- Age of pipes and remaining useful life (must be at least 5 years remaining)
- Condition of pipes (must be above average or better)
- Date of inspection (must be within the past 3 months)
- Inspector’s license information, including license type (either a Florida general contractor or plumbing contractor) and number

1.6 AGE OF HOME – WATER DAMAGE COVERAGE

- Homes over forty (40) years of age may be written with either limited water damage coverage or excluding water damage coverage. See Rule 5.3A.

1.7 TOWNHOUSE/ROWHOUSE

- Each unit must be separated by parapet walls or adequate masonry firewalls.
- There may be a maximum of eight (8) units per building.

Additional underwriting guidelines apply to specific endorsements or optional coverages and are contained in the Coverage Options section of this manual (Part V. Coverage Options).

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II. BINDING AUTHORITY

2.1 GENERAL

Application must be maintained in Agent's office and is subject to audit at request of the company for a period of seven (7) years.

Risk must meet the Eligibility/Underwriting guidelines
Risks must fall within our binding authority limits.
Risks may be written up to sixty (60) days in advance of the effective date.

2.2 PRIOR INSURANCE

Risks with a lapse in coverage of more than ninety (90) days require Underwriting approval **prior to binding**.

2.3 BINDING SUSPENSION DUE TO CATASTROPHES

No applications for new business or endorsements for increased coverage may be bound, written or issued when binding is suspended. Exceptions for previously scheduled closings may be submitted to underwriting for binding approval. Agents will be notified via our website when binding has been suspended and when the suspension is lifted.

Binding may be suspended for the following reasons: Tropical Storm, Hurricane, Wildfire and Other Catastrophes. Suspensions will occur when notified by the Company or when a designated tropical storm or hurricane is located within the following boundaries:

- 72 degrees W Longitude
- 19 degrees N Latitude
- 93 degrees W Longitude
- 34 degrees N Latitude

Binding authority will not resume until binding restrictions have been lifted by the Company.

2.4 PREVIOUS CANCELLATIONS/NON-RENEWALS

Risks previously cancelled for reasons other than reduction of hurricane exposure must be referred to company before binding.

2.5 BINDING AUTHORITY LIMITS AND LOSS SETTLEMENT CONDITIONS

Coverage	HO 3	HO 6
A – Dwelling	\$150,000 Minimum \$1,500,000 Maximum****	\$40,000 Minimum \$300,000 Maximum
B – Other Structures	2% of Coverage A (may increase to 10%)	N/A
C – Contents **	25% to 75% of Coverage A (may decrease to 0%)	\$25,000 Minimum* \$250,000 Maximum
D – Loss of Use ***	10% of Coverage A	20% of Coverage C
E – Personal Liability	\$100,000, \$200,000, \$300,000 or \$500,000 (per occurrence basis)	
F – Medical Payments To Others	\$1,000, \$2,500 or \$5,000 (per person basis)	

* Contents available at a minimum of \$10,000 for HO 6 units rented to others.

** Replacement Cost Coverage available for an additional premium.

*** The Additional Living Expense reimbursement under this section is subject to a maximum recovery of 1/3 of the stated aggregate limit for each month that conditions exist which render the dwelling unfit for normal use.

**** For exceptions above this limit, refer to Home Office Underwriter.

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III. GENERAL RULES

3.1 POLICY TERM

The standard policy term is one (1) year and may be extended for successive policy periods by renewal.

3.2 RENEWAL PLAN

If the company elects to offer renewal, policy may be renewed by policyholder by paying the renewal premium prior to the expiration of the current policy. Renewal policy will be issued based on the premiums, forms and endorsements in effect at time of renewal. A new declaration page will be issued.

3.3 CANCELLATION, NON-RENEWAL/REDUCTIONS IN LIMITS OF LIABILITY/COVERAGE

- Mandatory coverages may not be cancelled unless the entire policy is cancelled.
- If insurance is increased or reduced, the additional or return premium shall be computed on a pro-rata basis.
- The insured may cancel the policy at any time for any reason. We will refund any unearned premium pro rata.
- Partial sinkhole loss, one (1) water damage loss or property losses that are a result of an act of God will not be used as a cause for cancellation or non-renewal unless the insured has failed to take action reasonably necessary to prevent recurrence of damage to the insured property.

3.4 MULTIPLE COMPANY INSURANCE

We will not provide coverage for a dwelling that is also covered by another insurance policy, unless provided by the National Flood Insurance Program (NFIP).

3.5 TRANSFER OR ASSIGNMENT

No transfers or assignments are permitted. Each insured and/or property will require submission of a new application.

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3.6 APPLICATION AND SUBMISSION REQUIREMENTS

Applications

All submissions must be made on a Cypress software-generated application and must be signed by the applicant and agent. Applications must be complete and a check submitted for either the full amount or proper installment amount of the calculated premium. Checks should be made payable to Service First Insurance Agency, (Agent for Cypress Property & Casualty Insurance Company). Premium payment must be forwarded to Cypress within seven (7) days of binding. Electronic or paper copies of applications, required photos and documents submitted must be retained by the agent while the policy is active and for a minimum of five (5) years after a policy terminates.

Note: Cypress does not accept any outside premium financing.

Additional Information

Submissions may require information other than that shown on the application. Agents should provide any information that helps to support acceptance of the risk being submitted, especially when the information on the application calls for more explanation or when this manual indicates that additional information is required. Such cases include, but are not limited to:

- Documentation from a licensed general contractor of updates to roofing, heating, cooling, electrical and plumbing systems for dwellings over thirty (30) years old;
- Alarm or Sprinkler Certificate if premium credit is required.
- Sinkhole Loss Coverage Selection/Rejection form (CPC128) required with every application.

Inspections

Cypress may inspect both new business submissions and renewal business. Please make sure your client is aware an inspector may be around to observe the outside of their home and may take photos. Should the inspector call your office for directions to a risk, please provide this information to them.

3.7 SINGLE BUILDING DEFINITION

All buildings or sections of buildings that communicate through unprotected openings shall be considered as a single building. Buildings that are separated by space shall be considered as separate buildings.

Buildings or sections of buildings, which are separated by a 6-inch reinforced concrete or 8-inch masonry party wall that pierces or rises to the underside of the roof and pierces or extends to the inner side of the exterior wall, shall be considered a separate building. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

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3.8 DESCRIPTION OF COVERAGES

A. Section I Coverages – Property Damage

The following is a general description of the coverages provided by the individual Homeowners policy forms. The policy shall be consulted for exact contract conditions.

<u>Perils Insured Against</u>	<u>HO 3</u>	<u>HO 6</u>
Fire or Lightning	Yes	Yes
Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles or Smoke	Yes	Yes
Vandalism or Malicious Mischief	Yes	Yes
Theft	Yes	Yes
Volcanic Eruption	Yes	Yes
Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge of Water or Steam, Sudden and Accidental Tearing Apart of a Heating System or Appliance, Freezing, Sudden and Accidental Damage from Electrical Current	Yes	Yes
Additional Risks with Certain Exceptions (Special Coverage)	Yes Coverage A, B and D	No*

* Coverage is optional

B. Section II Coverages – Liability – All Forms

1. Coverage E - Personal Liability – Covers payments on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured’s premises or personal activities.
2. Coverage F - Medical Payments to Others – Covers medical expenses incurred by persons, other than the insured, who sustains bodily injury caused by an accident arising out of an insured’s premises or personal activities.

Note: No liability coverage exists for any damage caused by any animal owned or kept by the insured whether or not the injury occurs on the residence premises or any other location. Refer to Cypress Endorsement CPC 302. A Special Limit of Liability of \$25,000 for Animal Liability is available (See Rule 5.24).

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3.9 PROTECTION CLASS INFORMATION

The Protection Class listings in the Public Protection Classification Manual apply. Use PC 10 for unclassified areas. In a classified area where two (2) or more classifications are shown (e.g. 6/9), the classification is determined as follows:

<u>Miles to Fire Station</u>	<u>Feet to Hydrant</u>	<u>Class</u>
Less than 5	Less than 1,000	first PC
Less than 5	1,000 or More	9
More than 5		10

Protected Subdivision Rule: A dwelling located in a qualifying restricted subdivision will receive the rating of the responding fire department if ALL OF THE FOLLOWING APPLY:

- The subdivision is under development with recorded plat and paved roads where dwellings are built by licensed contractors subject to building restrictions as to type and square footage.
- The subdivision contains at least ten (10) houses on lots no larger than five (5) acres.
- The subdivision is within five (5) miles travel distance of a responding fire department.
- The home is located within 1,000 feet of a fire hydrant. If the location is beyond 1,000 feet of a functioning fire hydrant and/or there are no year-round available water sources (river, lake, pool), the fire department must have a pumper/tank truck with a minimum capacity of 5,000 gallons.

Exceptions to the Protection Class listings in the Public Protection Classification Manual will be considered upon review by Underwriting.

3.10 CONSTRUCTION DEFINITIONS

- Frame-exterior wall of wood or other combustible construction, including wood-iron clad, stucco on wood or plaster on combustible supports, and aluminum or plastic siding over frame.
- Masonry Veneer-exterior walls of frame construction veneered with more than 75% brick, stone, hardiboard or hardiplank siding.
- Masonry-exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and floors and roof of combustible construction.
- Superior Construction-exterior walls, floors, and roof constructed of masonry or other non-combustible materials.

Note: Mixed (Masonry/Frame) – a combination of both frame and masonry construction shall be classified as Frame when the exterior walls of frame construction (including gables) exceeds 33 1/3% of total exterior wall area; otherwise classify as Masonry.

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3.11 FORMS AND ENDORSEMENTS

Form #	Edition	Form Name	Rule #	Req'd
CPC 103	09/09	Flood Notice to Policyholders		X
CPC 107	12/12	Important Notice to Policyholder (Ordinance or Law & Replacement Cost)		X
CPC 127	09/09	Policyholder Statements Notice		X
CPC 159	01/13	Deductible Option Notice	5.1	X
CPC 302	02/16	Animal Exclusion for Liability and Property Damage	5.24	X
CPC 305	12/12	Existing Damage Exclusion Endorsement		X
CPC 309	11/04	Homeowner Policy Jacket		X
CPC 312	02/16	Golf Cart Coverage	5.23	
CPC 320	06/16	Loss of Use Coverage	2.5	X
CPC 322	02/16	Animal Liability Special Limit	5.24	
CPC 325	09/09	Limited Fungi, Wet or Dry Rot or Bacteria	5.19	X
CPC 327	02/16	Water Damage Exclusion	5.3A	
CPC 328	02/16	Limited Water Damage Endorsement	5.3B	
CPC 345	12/12	Calendar Year Hurricane Deductible	5.1	X
CPC 358	12/12	Homeowners Insurance Outline of Coverage		X
CPC 360	05/16	Special Provisions		X
CPC 361	04/12	Ordinance or Law Coverage Offer	5.10	X
CPC 362	12/12	Specified Additional Amount of Insurance for Coverage A	5.11	
CPC 363	09/09	Personal Property Replacement Cost	5.13	
CPC 366	02/16	Screened Enclosure / Carport Exclusion	5.4	
CPC 367	02/16	Screened Enclosure / Carport Coverage	5.4	
CPC 372	02/16	Florida Sinkhole Coverage HO 3	5.22	
CPC 373	02/16	Florida Sinkhole Coverage HO 6	5.22	X
CPC 380	02/16	Endorsement for Condo Associations (HO 6)	5.18	X
CPC 400	01/12	Catastrophic Ground Cover Collapse Notice	5.22	
CPC 404	12/13	Farm & Agricultural Activities Exclusion		X
CPC 411	06/16	Pet Damage Endorsement (HO 4 Only)	5.32	
CPC 412	05/16	Preferred Vendor Endorsement	5.20	X
CPC HO 405	12/12	Trampoline & Bouncing Devices Exclusion		X
CPC HO 406	02/16	Identity Theft Expense Coverage	5.30	X
HO 00 03	10/00	Homeowners 3 - Special Form		X
HO 00 06	10/00	Homeowners 6 - Unit-Owners Form		X
HO 04 10	10/00	Additional Interest - Residence Premises	5.28	
HO 04 12	10/00	Increased Limits Business Property	5.16	
CPC HO 05 14	02/16	Special Computer Coverage	5.21	
HO 04 16	10/00	Premises Alarm or Fire Protection System	4.7	
HO 04 35	10/00	Loss Assessment Coverage	5.18	
HO 04 40	10/00	Structures Rented to Others	5.5	
HO 04 41	10/00	Additional Insured	5.27	
HO 04 42	10/00	Permitted Incidental Occupancies	5.9	
HO 04 48	10/00	Other Structures on Premises - Incr. Limits	5.5	
CPC HO 04 61	12/12	Scheduled Personal Property Endorsement	5.17	
HO 04 65	10/00	Coverage C Increased Special Limits	5.14	
HO 04 77	10/00	Ordinance or Law Increased Amount of Coverage	5.10	
HO 04 89	07/01	Windstorm Or Hail Exclusion	5.2	
CPC HO 05 99	02/16	Water Back Up, Sump Discharge/Overflow	5.26	
HO 04 96	10/00	Home Day Care - Section II Exclusion	1.2	X
HO 04 98	10/00	Refrigerated Property Coverage	5.15	
HO 06 08	10/08	Personal Property Exclusion	5.6	
HO 06 48	10/15	Residence Premises Definition Endorsement		X
HO 17 33	10/00	Unit-Owners Rental to Others	5.25	
HO 17 48	10/15	Residence Premises Definition Endorsement – Unit Owners		X
CPC HO 17 52	05/16	Unit-Owners Special Coverage A	5.12	
HO 23 70	07/01	Windstorm Exterior Paint Exclusion		X
OIR B1 1655	02/10	Notice of Premium Discounts for Hurricane Loss Mitigation	4.8	X
OIR B1 1670	01/06	Checklist of Coverage		X

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3.12 MINIMUM PREMIUM

For HO 3

Full coverage policies are subject to a minimum annual premium of 0.3% of Coverage A for coastal territories and 0.2% of Coverage A for non-coastal territories or \$300, whichever is greater. Policies excluding Windstorm or Hail coverage are subject to a minimum annual premium of \$300 for each policy.

For HO 6

The minimum annual premium charged shall be \$300 for each policy.

The minimum premium will include all chargeable endorsements and coverages.

Note: Coastal territories are defined as those including "Coastal" in the territory description.

3.13 WAIVER OF PREMIUM

When a policy is first issued or endorsed after the inception date, additional or return premium of less than \$5 is waived. However, we will return unearned premium upon request

3.14 PREMIUM ROUNDING

When calculating premium, adjusted Hurricane and Non-Hurricane base premiums and premiums for each optional coverage are rounded to the nearest whole dollar before summing.

3.15 ANNUAL DWELLING AND OTHER STRUCTURES ADJUSTMENT

Dwelling and Other Structure coverages will be reviewed annually and amended for changes in replacement cost based on changes in underlying construction costs.

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IV. PREMIUM CALCULATION

4.1 GENERAL

This section provides explanation of how premiums are determined and what adjustments are applied to price each risk. Rates for optional coverages follow premium adjustments.

Two base rates apply to each territory: "Hurricane" and "Non-Hurricane". Premium adjustments apply to the Hurricane Base Rate (HUR), the Non-Hurricane Base Rate (NHR), or both Base Rates.

Premium adjustments are calculated by multiplying the factors provided below by the appropriate base rate (HUR, NHR, or both) to calculate adjusted base rates.

Optional coverages that result in additional premium are included in this manual. Additional premiums are presented as a dollar amount, or a percentage of the unadjusted base rates.

4.2 AMOUNT OF INSURANCE

For HO 3 policies

Cov A	Factor	Cov A	Factor
\$60,000	1.000	\$280,000	3.435
\$80,000	1.245	\$300,000	3.638
\$100,000	1.490	\$320,000	3.837
\$120,000	1.736	\$340,000	4.031
\$140,000	1.970	\$360,000	4.239
\$160,000	2.198	\$380,000	4.431
\$180,000	2.423	\$400,000	4.630
\$200,000	2.633	\$420,000	4.836
\$220,000	2.835	\$440,000	5.060
\$240,000	3.035		
\$260,000	3.230	Add'l \$1,000	0.011

For HO 6 policies

Cov A + C	Factor	Cov A + C	Factor
\$10,000	0.789	\$60,000	1.626
\$15,000	0.860	\$65,000	1.770
\$20,000	0.930	\$70,000	1.921
\$25,000	1.000	\$75,000	2.077
\$30,000	1.070	\$80,000	2.239
\$35,000	1.140	\$85,000	2.406
\$40,000	1.226	\$90,000	2.580
\$45,000	1.316	\$95,000	2.760
\$50,000	1.413	\$100,000	2.948
\$55,000	1.516	Add'l \$1,000	0.032

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4.3 AGE OF DWELLING

NHR		HUR	
<u>Age</u>	<u>Factor</u>	<u>Year Built</u>	<u>Factor</u>
0	0.390	2002 and Newer *	1.000
1	0.417	2001	0.650
2	0.446	2000	0.650
3	0.477	1999	0.650
4	0.511	1998	0.650
5	0.546	1997	0.650
6	0.584	1996	0.650
7	0.625	1995	0.680
8	0.668	1994	0.820
9	0.715	1993	0.930
10	0.764	1992 and Older	1.050
11	0.817		
12	0.874		
13	0.935		
14	1.000		
15	1.010		
16	1.020		
17	1.020		
18	1.030		
19	1.040		
20	1.050		
21	1.050		
22	1.060		
23	1.070		
24	1.080		
25	1.080		
26	1.090		
27	1.100		
28	1.110		
29	1.120		
30	1.120		
31	1.130		
32	1.140		
33	1.150		
34	1.150		
35	1.160		
36	1.170		
37	1.180		
38	1.180		
39	1.190		
40 and Older	1.200		

Age is determined by subtracting the year in which construction of the residence was completed from the year in which the policy is effective.

* All homes built in 2002 or later receive an additional 68% FBC 2001 new home credit (**0.32 factor**) on the hurricane premium (See **Rule 4.8** Product of Applicable HUR Premium Factors). New homes built in wind speed design zones greater than 110 mph receive a higher discount. Refer to **Appendix A** for factors.

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4.4 TOTAL RENOVATIONS

If acceptable documentation demonstrates that a residence has been totally* renovated, the year in which the total renovation began may be used as the date of construction. Total renovation will require totally new electrical, plumbing (above the slab), heating and A/C, roof and window systems, and must be verified by a certified inspector based on an on-site inspection.

*Complete documentation should be submitted to Underwriting **prior to binding**.

4.5 PROTECTION CLASS/CONSTRUCTION FACTORS

Apply to Non-Hurricane Base Rate (NHR):

PCC	Frame		Masonry		Superior	
	HO 3	HO 6	HO 3	HO 6	HO 3	HO 6
1-6	1.00	1.10	0.87	1.05	0.75	1.00
7	1.30	1.50	1.00	1.10	0.80	1.05
8	1.40	1.60	1.00	1.15	0.90	1.10
9	2.30	2.10	1.45	1.20	1.00	1.20
10	2.50	2.75	1.50	1.25	1.25	1.25

Apply to Hurricane Base Rate (HUR):

Construction	Factor
Frame	1.00
Masonry	0.80
Superior	0.75

Masonry Veneer construction shall be rated using Masonry factors in the above tables (NHR & HUR).

4.6 BUILDING CODE EFFECTIVE GRADING

The Building Code Effectiveness Grading Schedule develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies may be eligible for special rating adjustments subject to the criteria in this section.

In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to one (1) and two (2) family dwellings and the other to multiple unit dwellings. The Public Protection Classification Manual will indicate the application of each grade.

The Building Code Effectiveness Grades for a community, and their effective dates, are provided in the Public Protection Classification Manual published by ISO Commercial Risk Services, Inc.

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Community Grading

- The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dated in the year of the effective date of the community grading, or later.
- If a community is regraded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
- Where certificates of occupancy are not issued, reasonable evidence of year of construction will be accepted.
- If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community applicable at the time the reconstruction is completed will apply.

Individual Grading

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is greater than 1, or the community is not participating in the program, exception-rating procedures may apply.

Any building may be classified as Grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional based on an on-site inspection that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm and/or hail hazard. This classification is effective only from the date of the certification.

Ungraded and Non-participating Risks

Ungraded indicates that the community is unclassified. Ungraded is coded as 99 and is not eligible for BCEG discounts and cannot be surcharged. Properties in a participating community constructed before the earliest BCEG date are classified as Ungraded (99). Non-participating indicates that the community is not participating in the program. Non-participating is coded as 98 and is surcharged. See Table below.

<u>Grade</u>	<u>Factor</u>	
	<u>NHR</u>	<u>HUR</u>
1	0.91	0.88
2	0.91	0.91
3	0.91	0.92
4	0.91	0.94
5	0.93	0.95
6	0.93	0.97
7	0.96	0.98
8	0.96	0.98
9	0.96	0.99
10	0.98	1.00
(99) Ungraded	1.00	1.00
(98) Non-Participating	1.00	1.01

Building Code Effectiveness Grading when combined with a Windstorm Loss Mitigation Credit will be capped at 90% (minimum factor of 0.10). See Rule 4.8 for capping calculation.

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4.7 PREMIUM FACTORS – NON-HURRICANE BASE RATE

- Product of applicable premium factors in this section, subject to a minimum of **0.60** (maximum of 40% credit), is applied to the Non-Hurricane Base Rate (NHR).

Note: The Sprinkler system discount is not subject to the minimum factor cap.

Secured Community/Building Credit Factor

- A single entry leads into the subdivision or
Community is protected by 24-hour security patrol **0.90**
- 24 hour-manned gates protect all entrances to community or
Passkey gates protect all entrances to the community. **0.85**

Protected Devices

- Fire alarm reporting to fire or central station or
Complete home sprinkler system **0.90**
0.85
- Complete local burglar alarm (covers all exterior doors & windows) or
Complete burglar alarm reporting to police or central station **0.95**
0.90

Endorsement **HO 04 16** – Premises Alarm or Fire Protection System will be attached when credit applies.

Note: Burglar alarm credits are not available when Coverage C has been excluded.

Miscellaneous Credit/Debits

- Senior/retiree discount **0.90**
Applicant or Co-applicant is either:
 - Age 60+, or
 - Age 55+ and Retired
- Accredited Builder discount **0.95**

Accredited Builder

To qualify as an accredited builder, the builder must meet the following requirements:

- Builder must have at least 12 new home starts per year
- Builder must be a member of a Home Builder Association
- Builder must provide Quality Control Inspections in written form
- Builder must provide a Home Warranty
- Builder must adhere to more stringent construction specifications than required by code

Windstorm Loss Mitigation Features

The Wind Premium Credits apply to all wind premiums. The credits will apply to the entire calculated hurricane premium. Five percent (5%) of the non-hurricane premium is for non-hurricane wind coverage. Therefore, the Windstorm Premium Credits apply to five percent (5%) of the non-hurricane premium. The credit discount factor is calculated as follows:

$$\text{Factor} = 0.95 + 0.05 * (1 - \text{Wind Premium Credit})$$

Example: If the WPC in the table is 0.60, the factor is $0.95 + 0.05*(1-0.60) = 0.97$

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4.8 PREMIUM FACTORS – HURRICANE BASE RATE

Windstorm Loss Mitigation Discount

When a policy covers the peril of Windstorm or Hail, the risk may be eligible for a premium credit up to a maximum of 90%*, including the BCEG credit, if one or more of the following loss mitigation features or construction techniques exist:

- Roof Covering
- Roof Deck Attachment
- Roof to Wall Connection
- Opening Protection
- Roof Shape
- Secondary Water Resistance

*Credit Cap Computation: WLM Factor + BCEG Factor must equal a minimum of 0.10 (90% credit)

Supporting documentation that substantiates the existence of loss mitigation features is required in order to receive the credits.

Certification by a registered or licensed design professional is required for the Roof Covering, Roof Deck Attachment, Roof Wall Connection and all Opening Protection. Photos showing all angles of the roof are acceptable to apply the hip roof credit. FBC 2001 establishes base (i.e. minimum) Wind Design Speeds (WDS) for each FBC Wind Speed Zone. When WDS of the structure exceeds the basic speed design of the wind speed zone, certification is required for premium credit.

Submit for applicable credits using the current version of form **OIR B1 1802 Uniform Mitigation Verification Inspection Form**.

Premium Determination for Windstorm Loss Mitigation Credit

New Construction Credits (Homes built in 2002 or newer)

Obtain credit from Appendix A. Subtract credit from one (1) to obtain premium factor for Windstorm Loss Mitigation Features.

Existing Construction Credits (Homes built prior to 2002)

Obtain credit from Appendix B. Subtract credit from one (1) to obtain premium factor for Windstorm Loss Mitigation Features.

Additional Risk Exposure Factors

Open water exposure

1.20

Open water exposure is defined as no structure between the dwelling and the ocean/gulf AND within ¼ mile from the ocean/gulf. This factor is not duplicative of any other factor.

Hip Roof

If the roof slopes down to meet all walls (like a pyramid), it is considered a Hip Roof. This design has superior ability to withstand high winds and will result in a premium credit.

Other factors negate the value of this design. The Hip Roof Credit is not applicable when a gable end exceeds 50% of a major wall length.

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V. COVERAGE OPTIONS

5.1 DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all Section I perils. The Hurricane deductible applies on a calendar year basis subject to endorsement form **CPC 345**. In the event of the first windstorm loss caused by a single hurricane occurrence during a calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the calendar year hurricane deductible. With respect to a windstorm loss caused by the second, and each subsequent, hurricane occurrence during the same calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the greater of the remaining dollar amount of the calendar year hurricane deductible; or the deductible that applies to fire that is in effect at the time of the loss.

For All Other Perils (apply to NHR)

Flat Dollar Amount

<u>Amount</u>	<u>Factor</u>
\$500	1.00
\$1,000	0.85
\$2,500	0.75
\$5,000	0.70

**Percentage of Coverage A Limit
(\$50,000 Coverage A minimum)**

<u>Coverage A</u>	<u>1%</u>
\$50k - \$99,999	0.85
\$100k - \$199,999	0.78
\$200k+	0.75

For Hurricane (apply to HUR)

For HO 3

<u>Coverage A</u>	<u>Flat Amount</u>		<u>% of Coverage A</u>			
	<u>\$500</u>	<u>\$1,000</u>	<u>2%</u>	<u>3%</u>	<u>5%</u>	<u>10%</u>
\$75k - \$99,999	1.00	0.90	0.78	0.76	0.73	0.58
\$100k - \$199,999	1.00	0.90	0.76	0.75	0.70	0.55
\$200k+	1.00	0.90	0.75	0.74	0.70	0.55

For HO 6

<u>Flat Amount</u>				<u>% of Coverage A</u>	
<u>\$500</u>	<u>\$1,000</u>	<u>\$2,500</u>	<u>\$5,000</u>	<u>2%</u>	<u>5%</u>
1.00	0.95	0.80	0.70	0.75	0.65

A Minimum of \$500 applies to the All Other Perils and Hurricane deductibles. The CPC 159 Deductible Options Notice provides all options stated. Deductibles may only be changed at time of renewal.

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Hurricane Deductibles

1. The hurricane deductible applies to loss to covered property caused by one or more hurricanes during each calendar year. If more than one hurricane causes damage, the deductible for any subsequent hurricane will be the greater of:
 - a. The remaining dollar amount of the calendar year deductible from the prior hurricanes; or
 - b. The All Other perils Deductible that is in effect at the same time of the subsequent hurricane.
2. This deductible applies beginning at the time a hurricane watch or warning is issued for part of Florida by the National Hurricane Center of the National Weather Service and ends 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Weather Service.
3. If the insured elects to lower their hurricane deductible and incurred loss from a hurricane under the same or prior policy in the same calendar year, the lower hurricane deductible will not take effect until January 1st of the following calendar year.

5.2 WINDSTORM OR HAIL EXCLUSION – HO 04 89

The perils of Windstorm and Hail may be excluded in areas where coverage is available from Citizens Property Insurance Corporation. Windstorm or Hail Exclusion changes can only be made at new business or renewal; midterm changes are not allowed.

Windstorm coverage can be excluded if all named insureds, mortgagees and other insurable interests complete and sign the Rejection of Windstorm Coverage Form **CPC 375**. The original form must be sent to the company and a copy provided to the insured. When wind and hail are excluded, apply the following premium factors:

NHR: 0.95 HUR: 0.00

5.3 A. WATER DAMAGE EXCLUSION – CPC 327

Water damage will be excluded for the following risks:

- Homes over 40 years of age at New Business
- Homes with polybutylene and/or galvanized steel plumbing pipes

The peril of Water Damage may also be excluded from any risks and results in a lower premium. In addition to what is automatically excluded in the policy, this endorsement will exclude discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance; as well as water penetrating through the roof or exterior walls or windows whether or not driven by wind unless water penetration is a direct result of damage caused by wind or hail. When water damage is excluded, apply the following factors:

NHR: 0.90 HUR: 1.00

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5.3 B. LIMITED WATER DAMAGE COVERAGE – CPC 328

When a risk is written with the Water Damage Exclusion – CPC 327, upon Underwriting approval, the insured may opt for Limited Water Coverage – CPC 328 instead. In addition, the Limited Water Damage Coverage may be added to any risk with full water coverage for a premium credit. The endorsement provides limited coverage for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance. The limit of liability for all covered property under this option is \$10,000.

NHR: 0.972

This coverage is not available for the risks with Polybutylene and/or galvanized steel pipes without an accepted inspection.

5.4 HURRICANE - SCREENED ENCLOSURE COVERAGE – CPC 367 (HO 3 ONLY)

Coverage for hurricane damage to screened enclosures is excluded in the basic policy. For an additional premium, the policy may be endorsed to provide coverage at a specified limit. The Screened Enclosure Coverage is provided at limits from \$5,000 to \$50,000 in \$5,000 increments.

Screened enclosure means any structure on the residence premises, regardless of whether it is attached to your dwelling, enclosed by screens on more than one side otherwise open to weather, and not constructed and covered by the same or substantially the same materials as that of the dwelling where you reside. Screened Enclosure Coverage includes the cost for screening materials, as well as the costs associated with removing or replacing the screen.

This endorsement does not increase the limit of liability for Coverage A or Coverage B.

Covered property losses are settled at replacement cost – at the time of loss but no more than the amount required to repair or replace and no more than the limit of liability indicated for screened enclosure on the policy declarations.

Additional Premium = Factor x HUR Base x AOI Factor or 3.638 (lesser of the two) x HUR Ded

<u>Coverage Limit per occurrence</u>	<u>Factor</u>	<u>Coverage Limit per occurrence</u>	<u>Factor</u>
\$5,000	0.032	\$30,000	0.192
\$10,000	0.064	\$35,000	0.224
\$15,000	0.096	\$40,000	0.256
\$20,000	0.128	\$45,000	0.288
\$25,000	0.160	\$50,000	0.320

If Wind/Hail coverage is excluded, this coverage is not available and premium does not apply.

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5.5 COVERAGE B – OTHER STRUCTURES – HO 04 48 (HO 3 ONLY)

Insured may select desired coverage limit for other structures located on the residence premises. The limit of liability for Coverage B may be increased above the minimum 2% of Coverage A, which is included in the base policy. The following additional coverages are available (apply to NHR and HUR):

<u>% of Cov A</u>	<u>Factor</u>
2%	1.000
5%	1.025
10%	1.060

Coverage may be written on a specific structure on the residence premises. Total Coverage B (blanket + specific structures) may not exceed 50% of Coverage A.

For specific structures not rented to others, use endorsement **HO 04 48** Other Structures on the Residence Premises.

Additional Premium: NHR - \$1.33 per \$1,000
HUR - \$2.67 per \$1,000

For specific structures rented to others, use endorsement **HO 04 40** Structures Rented to Others – Residence Premises.

Additional Premium:

Use the sum of:

1. Rate per \$1,000 of entire Coverage B limit **\$6; plus**
2. The premium for the increased Coverage E and F exposure, as shown below.

Additional premium for increased limits in Broward, Miami-Dade, Indian River, Martin, Palm Beach and St. Lucie:

Cov E – Liability		Cov F – Med Pay	
<u>Limit</u>	<u>Prem</u>	<u>Limit</u>	<u>Prem</u>
\$100,000	-	\$1,000	-
\$200,000	\$60	\$2,500	\$6
\$300,000	\$96	\$5,000	\$10
\$500,000	\$109		

Additional premium for increased limits in all other counties not listed above:

Cov E – Liability		Cov F – Med Pay	
<u>Limit</u>	<u>Prem</u>	<u>Limit</u>	<u>Prem</u>
\$100,000	-	\$1,000	-
\$200,000	\$30	\$2,500	\$6
\$300,000	\$48	\$5,000	\$10
\$500,000	\$54		

Note: Only in the event that a policy currently has a Coverage F – Medical Payments limit of \$3,000, the insured may keep the \$3,000 limit and be charged a premium of \$7.

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5.6 COVERAGE C – CONTENTS (HO 3 ONLY)

Insured must select desired coverage limit for personal property. Coverage C is available in 5% (of Coverage A) increments from a minimum 25% to maximum 75%, or may be excluded entirely **HO 06 08 Personal Property Exclusion**.

Base rates include contents coverage equal to 50% of Coverage A.

<u>% of Cov A</u>	Factor	
	<u>NHR</u>	<u>HUR</u>
0%	0.800	0.700
25%	0.925	0.850
50%	1.000	1.000
75%*	1.125	1.150

Factors for amounts between 50% and 25% or 75% are proportional.

Note: If the named insured(s) chooses to exclude contents coverage entirely, form **CPC 376** Option to Exclude Contents Coverage must be completed and signed as per the instructions in the form. The original form must be sent to the company and a copy provided to the insured.

5.7 INCREASED SECTION II LIABILITY AND MEDICAL PAYMENTS LIMITS

All policies provide basic limits of \$100,000 per occurrence for Coverage E, and \$1,000 per person for Coverage F.

Additional premium for increased limits in Broward, Miami-Dade, Indian River, Martin, Palm Beach and St. Lucie:

Cov E – Liability		Cov F – Med Pay	
<u>Limit</u>	<u>Prem</u>	<u>Limit</u>	<u>Prem</u>
\$100,000	-	\$1,000	-
\$200,000	\$20	\$2,500	\$6
\$300,000	\$30	\$5,000	\$10
\$500,000	\$50		

Additional premium for increased limits in all other counties not listed above:

Cov E – Liability		Cov F – Med Pay	
<u>Limit</u>	<u>Prem</u>	<u>Limit</u>	<u>Prem</u>
\$100,000	-	\$1,000	-
\$200,000	\$10	\$2,500	\$6
\$300,000	\$15	\$5,000	\$10
\$500,000	\$30		

Note: Only in the event that a policy currently has a Coverage F – Medical Payments limit of \$3,000, the insured may keep the \$3,000 limit and be charged a premium of \$7.

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5.9 PERMITTED INCIDENTAL OCCUPANCIES -RESIDENCE PREMISES HO 04 42

- A. Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I Coverage and Section II Coverage on a permitted incidental occupancy in the dwelling or in another structure on the residence premises.
- B. The named insured(s) is eligible for this increased liability coverage if there is **no** employee or client traffic on the residence premises.
- C. Permitted Incidental Occupancies
 - 1. Offices
 - 2. Storage of non-flammable merchandise if the value of the merchandise does not exceed \$10,000
- D. If the permitted incidental occupancy is located in another structure on the residence premises, Coverage B does not apply to that structure. See E. below for charge for specific insurance on the structure.
- E. The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the declarations. If increased Coverage C limits are desired, see Rule 5.6.

Premium

- a. Section I Coverages
 - i. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
 - ii. If the permitted incidental occupancy is located in another structure, an additional premium is required. Determine the premium from the following:
Rate per \$1,000 for business in other structure: **\$6**
- b. Section II Coverages

The policy may be endorsed to provide Coverage E & F for the increased exposure arising from a permitted incidental occupancy on the residence premises only.

Additional premium for increased limits in Broward, Miami-Dade, Indian River, Martin, Palm Beach and St. Lucie:

Cov E – Liability		Cov F – Med Pay	
<u>Limit</u>	<u>Prem</u>	<u>Limit</u>	<u>Prem</u>
\$100,000	-	\$1,000	-
\$200,000	\$50	\$2,500	\$2
\$300,000	\$66	\$5,000	\$4
\$500,000	\$73		

Additional premium for increased limits in all other counties not listed above:

Cov E – Liability		Cov F – Med Pay	
<u>Limit</u>	<u>Prem</u>	<u>Limit</u>	<u>Prem</u>
\$100,000	-	\$1,000	-
\$200,000	\$25	\$2,500	\$2
\$300,000	\$33	\$5,000	\$4
\$500,000	\$36		

Use Endorsement **HO 04 42** Permitted Incidental Occupancies – Residence Premises.

Note: Only in the event that a policy currently has a Coverage F – Medical Payments limit of \$3,000, the insured may keep the \$3,000 limit and be charged a premium of \$3.

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5.10 ORDINANCE OR LAW COVERAGE – HO 04 77

Per Florida Statute 627.7011(b) this endorsement provides coverage for increases in cost of reconstruction, repair, or demolition of property that result from local laws or ordinances regulating such. The automatic amount is limited to 25% of Coverage A. This coverage can be increased to 50% of Coverage A by completing the Ordinance or Law Offer of Coverage Form (**CPC 361**).

Additional Premium:

(Factor x NHR Base x AOI Factor x PC Factor x Age Factor) +
(Factor x HUR Base x AOI Factor x Const Factor x Year Built Factor)*

Factor to be used in above calculation

HO 3: 5%

HO 6: 3%

*** For Years Built 2002 and newer, the Year Built Factor is 0.50 in the hurricane calculation.**

Use form **HO 04 77** when Ordinance and Law Coverage is increased to 50%.

5.11 SPECIFIED ADDITIONAL AMOUNT OF INSURANCE – CPC 362 (HO 3 ONLY)

This endorsement is intended to cover additional costs of construction that are incurred due to increases in the cost of construction that occur during the policy period. Increased construction cost is normally the result of increased demand relative to supply of labor and materials that can occur subsequent to a catastrophic loss that impacts a substantial number of properties in a region.

Additional coverage provided by endorsement **CPC 362** Specified Additional Amount of Insurance – Coverage A is limited to a maximum of 25% of Coverage A.

This endorsement does not cover increased construction costs attributable to laws or ordinances governing construction. For properties constructed in 2001 or earlier, Ordinance or Law Coverage (**HO 04 77**) must be increased to 50% of Coverage A when **CPC 362** is selected.

Additional Premium:

(6% of NHR Base x AOI Factor x PC Factor x Age Factor) +
(6% of HUR Base x AOI Factor x Const Factor x Year Built Factor)*

*** For Years Built 2002 and newer, the Year Built Factor is 0.50 in the hurricane calculation.**

5.12 UNIT-OWNERS COVERAGE A – SPECIAL COVERAGE – HO 17 52 (HO 6 ONLY)

The Section I Perils Insured Against may be broadened to cover additional risks of loss. The additional premium is developed as shown below:

- | | |
|-----------------------------------------------------|-----|
| 1. Charge per policy for \$1,000 in basic form: | \$2 |
| 2. Rate for each additional \$1,000 for Coverage A: | \$1 |

Use Endorsement **HO 17 52** – Unit-Owners Coverage A – Special Coverage.

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5.13 PERSONAL PROPERTY REPLACEMENT COST – CPC 363

Provides for settlement of losses for contents coverage on a replacement cost basis. If Wind/Hail coverage is excluded, premium shall not be charged for hurricane (HUR) portion of Personal Property Replacement Cost.

Additional Premium:

HO 3

(Factor 0.15 x NHR Adjusted Base Premium)

+ (Factor 0.15 x HUR Adjusted Base Premium)

HO 6

(Factor 0.30 x NHR Base x Coverage C AOI Factor x PC Factor x Age Factor)

+ (Factor 0.30 x HUR Base x Coverage C AOI Factor x Const Factor x Year Built Factor*)

*** HO 6 only: For Years Built 2002 and newer, the Year Built Factor is 0.50 in the hurricane calculation.**

Note: If Personal Property coverage is excluded, this coverage is not available.

5.14 COVERAGE C INCREASE SPECIAL LIMIT OF LIABILITY – HO 04 65

The special limits of liability in the policy for the following categories may be increased as follows:

Jewelry, Watches and Furs: The special limit of liability of \$1,500 may be increased to a maximum of \$5,000, but not to exceed \$1,000 for any one article. The additional premium shall be **\$9** for each \$500 of increased coverage.

Silverware, Goldware and Pewterware: The special limit of liability of \$2,500 may be increased to a maximum of \$10,000. The additional premium shall be **\$3.25** for each \$500 of increased coverage.

Money and Security: The special limit of liability of \$200 for money may be increased to a maximum of \$1,000. The special limit of liability of \$1,500 for securities may be increased to \$2,000. The additional premium shall be **\$6** for each \$100 of increased coverage.

For all items above, use endorsement **HO 04 65** – Coverage C Increased Special Limits of Liability.

Note: If Personal Property coverage is excluded, this coverage is not available.

5.15 REFRIGERATED PERSONAL PROPERTY - HO 04 98

The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure. The additional premium shall be a charge of **\$10** and a deductible of \$100 applies.

This coverage is available for primary occupancy only.

Use endorsement **HO 04 98**.

Note: If Personal Property coverage is excluded, this coverage is not available.

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5.16 BUSINESS PROPERTY - INCREASED SPECIAL LIMITS – HO 04 12

The special limits of liability in the policy for business property on the premises may be increased to a maximum of \$10,000. The additional premium shall be **\$25** for each \$2,500 of increased coverage.

The limit of liability in excess of \$2,500 does not apply to the following:

- Business property in storage or held as a sample or for sale or delivery after sale
- Business property pertaining to a business actually conducted on the residence premises.

When the on-premises limit is increased, the off-premises limit of \$500 is automatically increased, at no additional charge, to an amount that is 20% of the total on-premises limit of liability.

Note: If Personal Property coverage is excluded, this coverage is not available.

5.17 PERSONAL PROPERTY – SCHEDULED – CPC HO 04 61

Additional coverage may be added to the Homeowners policy for specifically scheduled items of personal property subject to the following underwriting requirements:

- No theft claims have been paid in the prior three (3) years.
- Maximum number of items allowed to be scheduled is twenty (20).
- Scheduled Personal Property may only be added to a Primary Residence that is owner occupied.
- Maximum value for any single item is \$50,000; Maximum for total scheduled amount is \$100,000 or 50% of coverage C, whichever is lowest. Refer to Underwriting for any item, class or total schedule in excess of \$50,000.
- Each item must be individually described, including manufacturer, model and serial # (if applicable), and valued.
- Prior approval is required for homes in windpool eligible areas or within 1,500 feet of tidal water, or located in ISO protection classes of 9 or 10.
- An appraisal or bill of sale no older than three (3) years must accompany the application or endorsement request for each single item.
- Any single item exceeding \$5,000 or total schedule exceeding \$20,000, must be submitted along with dated photos and appraisals to the company, unbound, for approval.

Note: Central Station burglar alarm is also required for schedules over \$20,000.

\$250.00 deductible will apply.

Exclusions

- Personal property items used in a trade or business, except where noted.
- Dealers or auctioneers, museums, art galleries, or art institutions, or property in the custody of such.
- Property on public display or as part of a trade and/or hobby show.

Class	County	Rate per \$100
Jewelry	Broward, Miami-Dade, Palm Beach, Monroe Counties	\$2.15
	Alachua, Charlotte, Collier, Hillsborough, Indian River, Lee, Martin, Manatee, Orange Counties	\$2.00
	All Remaining Counties	\$1.75
Furs		\$0.40
Silverware		\$0.50
Fine Arts	without breakage	\$0.75
	with breakage	\$1.00

Use Endorsement **CPC HO 04 61** Scheduled Personal Property

Note: If Personal Property coverage is excluded, this coverage is not available.

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5.18 LOSS ASSESSMENT COVERAGE - HO 04 35 / CPC 380

This endorsement provides increased coverage for assessments relating to the residence premises. The basic HO 3 policy includes \$1,000 coverage. There is no premium adjustment required for this limit of coverage. Use form **HO 04 35**. When **HO 04 35** is attached, the All Other Perils deductible applies for HO 3.

The basic HO 6 policy includes \$2,000 coverage. There is no premium adjustment required for this limit of coverage. Use form **CPC 380**. When **CPC 380** is attached, a deductible of \$250 applies for HO 6 per Florida Statute 627.714.

Total Limit	Additional HO 3 Premium	Additional HO 6 Premium
\$2,000	\$4	Incl
\$3,000	\$8	\$8
\$5,000	\$15	\$15

5.19 LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA INCREASED COVERAGE – CPC 325

The basic policy includes \$10,000/\$20,000 Property Coverage and \$50,000 Liability Coverage for Fungi (Mold), Wet or Dry Rot or Bacteria. Property coverage can be increased as shown below.

Each Coverage Loss	Limits		Additional Premium
	Policy Aggregate		
\$25,000	\$50,000		\$60
\$50,000	\$50,000		\$90

Any request for limits above the basic limit will be on a **NON-BINDING** basis. An interior inspection may be required to detect the presence of moisture, fungi, mold, wet/dry rot or bacteria within the dwelling. Unacceptable levels or failure to allow the inspection will result in policy cancellation.

5.20 PREFERRED VENDOR ENDORSEMENT – CPC 412 (HO 3 & HO 6)

All HO 3 and HO 6 policies automatically include Endorsement **CPC 412**. With this endorsement, the insured’s deductible obligation at the time of loss (for other than a hurricane or sinkhole loss), will be reduced by twenty (20%) percent of the policy’s All Other Perils deductible, not to exceed \$2,000, if the following steps are taken:

- The insured notifies Cypress before authorizing or contracting any remediation or repairs to the covered property.
- The insured elects to use a contractor that has been pre-approved by Cypress, and the election is made at the time of loss and before entering into any contract for remediation or repairs, whether temporary or permanent, to effectuate the restoration of property covered under Coverage A – Dwelling and/or Coverage B – Other Structures in the policy.

Cypress will pay the amounts due directly to the pre-approved vendor on behalf of the insured. The insured will be responsible for the remaining deductible obligation. The deductible reduction does not modify the All Other Perils deductible and does not apply to the Hurricane or Sinkhole Loss deductible.

5.21 HOME COMPUTER COVERAGE – CPC HO 05 14

This endorsement provides coverage for computers and related equipment against additional risks of physical loss subject to certain exclusions. In addition, this endorsement permits business use of a personal computer. This coverage is available to a maximum limit of \$20,000.

Additional Premium: \$6 per \$1,000

Note: If Personal Property coverage is excluded, this coverage is not available.

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5.22 SINKHOLE COVERAGE

The base HO 3 policy includes **CPC 400 Catastrophic Ground Cover Collapse** as defined by Florida Statute 627.706. Sinkhole Coverage is excluded in the base HO 3 policy, but may be purchased for an additional premium subject to underwriting approval.

Inspection

If the policyholder elects the option for Sinkhole Coverage, the company will obtain a sinkhole report from an independent third party. We will require an approved structural inspection of the dwelling, with the following exception; when the independent third party sinkhole report disclosed there is no sinkhole activity in the proximity of the dwelling, we will not require an approved structural inspection of the dwelling. The structural inspection must be completed no more than 45 days prior to submission of the application or request to add coverage. The inspection must document existing damage, evaluate the structural integrity of the dwelling, and verify that there is no current or proximity sinkhole activity. If the structural inspection is received after the inception date of the policy and is reviewed and approved by underwriting, the sinkhole coverage will be added to the policy at renewal.

An "Approved" inspection service is one that has been designated by us as competent to perform the evaluation, and whose report format meets our informational requirements. The insured will contract directly with the Approved inspection service, and pay an arranged fee we have negotiated with the inspection service. Both parties will receive a copy of the inspection. The fee will not be refundable no matter how the underwriting decision is reached.

An inspection, from an inspection service that has not been designated by us as "Approved," may be submitted by the insured for consideration in meeting this requirement. Such an inspection must have been completed by a professional engineer, professional geologist, or other individual or entity recognized by us as possessing the necessary qualifications to properly complete the inspection, and must meet all requirements outlined above with regard to timing, content and format.

Structures that have substantial cracking, shifting of the house on its foundation, doors that will not close properly, visible depressions or voids in the ground and immediate proximity to known sinkhole activity may only be eligible for Catastrophic Ground Cover Collapse. Structures with little or no damage may be eligible for Sinkhole Loss Coverage.

Rejection or Election of Coverage

When Sinkhole Loss Coverage is added or declined at new business the Sinkhole Loss Selection/Rejection form (CPC128) must be completed and retained with the application.

To remove sinkhole loss coverage at a subsequent renewal period, the Sinkhole Loss Coverage Removal Form (CPC402) must be completed by the agent and signed by the named insured(s).

To add sinkhole loss coverage at a subsequent period, the Sinkhole Loss Coverage Endorsement Request (CPC401) must be completed by and signed by the named insured(s). The request must be received at the Home Office at least 90 days in advance of the policy's renewal date.

The request to add sinkhole coverage must be accompanied by an approved structural inspection, as outlined above.

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Sinkhole Deductible

A mandatory sinkhole deductible of 10% of Coverage A- Dwelling value will apply to sinkhole coverage on all new business and to sinkhole coverage added at a subsequent renewal period. The sinkhole deductible will be displayed on the Declarations Page of the policy.

Sinkhole deductible factor 0.90

Premium Calculation

Transaction	Formula
New Business/ Adding Coverage	NHR Base Rate x AOI Factor x Territory Surcharge x 0.90 (Ded Factor)
Policies with Existing Coverage	NHR Base Rate x AOI Factor x Territory Surcharge

Note: If an existing policyholder elects the 10% Sinkhole Deductible, develop the additional premium the same as New Business.

Territory Surcharge Table

<u>Territory</u>	<u>Surcharge</u>	<u>Territory</u>	<u>Surcharge</u>
47	20%	592	5%
49	6%	594	5%
50	6%	595	50%
62	4%	692	25%
80	18%	725	4%
81	14%	731	40%
90	4%	732	4%
159	45%	733	40%
192	15%	734	4%
292	3%	736	33%
293	3%	737	4%
392	3%	792	22%
493	3%	793	3%
511	2%	921	25%
512	4%	922	3%
533	3%	932	3%
591	45%	933	3%
		All Other	1%

Use Endorsement Florida Sinkhole Coverage (HO 3) **CPC 372**.

For HO 6 & HO 4 policy forms, this coverage is automatically included at no additional charge.
Use Endorsement **CPC 373**.

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5.23 GOLF CART COVERAGE - CPC 312

The policy may be endorsed to provide coverage for a single owned golf cart.

Physical Damage

The policy may be endorsed to provide coverage for physical damage. Losses will be settled at actual cash value at the time of loss. A deductible of \$500 applies.

An additional premium of **\$25** for the first \$2,000 in coverage and **\$5** for each additional \$1,000, up to a maximum of \$5,000, will apply.

Note: If Personal Property coverage is excluded, Physical Damage coverage is not available.

Liability

The policy may be endorsed to provide coverage for the liability of the insured arising out of the use of a golf cart while being used as transportation on non-public roads. The Coverage F limit will be determined by the Medical Payments limit on the policy. Use premium shown on table below.

	Limits		
Coverage E		\$25,000	
Coverage F	\$1,000	\$2,500	\$5,000
Premium	\$25	\$27	\$29

Use Endorsement **CPC 312** – Golf Cart Coverage

5.24 ANIMAL LIABILITY SPECIAL LIMIT COVERAGE – CPC 322

No coverage is included in this program for any damage caused by any animal owned or kept by the insured whether or not the injury occurs on the residence premises or any other location. Refer to Cypress Endorsement **CPC 302**.

The policy may be endorsed to provide Coverage E – Personal Liability coverage of \$25,000 for injury or damage for which you are legally liable resulting from any one occurrence and caused by an animal(s) owned or kept by any insured. This coverage does not apply to any ineligible animal owned by any insured at the time of, but not disclosed on, the application, or to any of the following breeds or any mixture that includes any of the following breeds: 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. Refer to Cypress Endorsement **CPC 322**.

<u>Limit</u>	<u>Premium</u>
\$25,000	\$25

5.25 UNIT-OWNERS RENTAL TO OTHERS – HO 17 33 (HO 6 ONLY)

Provides Section I and II coverages when a condominium unit is rented or held for rental to others. This coverage is available when a tenant occupies the condominium on either a primary, seasonal, or secondary basis. Theft coverage is limited by the endorsement while the unit is rented to others. Units rented for less than one month are ineligible for this coverage. This endorsement provides Liability and Medical Payments Coverage while the unit is tenant occupied.

Additional Premium: 25% of NHR Adjusted Base Premium

5.26 WATER BACK UP AND SUMP OVERFLOW – CPC HO 05 99

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from the sump. The limit of liability under this option is \$5,000. The deductible of \$250 applies.

Additional Premium: \$25

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5.27 ADDITIONAL INSURED RESIDENCE PREMISES – HO 04 41

This endorsement extends the definition of “insured” to include those named with respect to Coverage A – Dwelling, Coverage B – Other Structures, E – Personal Liability (premises only) and F – Medical Payments to Others (premises only). Additional insureds will be notified of any policy cancellations or non-renewals.

Trusts may be added as additional insured when either the trust grantor or beneficiary is the named insured and resides in the home.

5.28 ADDITIONAL INTEREST RESIDENCE PREMISES – HO 04 10

Additional interests are added for informational purposes only and will be notified of any policy cancellations or non-renewals, but do not have any coverage under the policy.

5.29 PAID CLAIM RATING PLAN

Apply the following to the Non-Hurricane Base Rate (NHR):

<u>Number of Qualified Paid Claims in the last 3 Years</u>	<u>Factor</u>
0	1.00
1	1.16
2	1.37
3	1.63
4+	1.94

Number of Qualified Paid Claims in the Last 3 Years

The number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years (ending 3 months prior to the current renewal effective date). A qualified claim is considered to be any non-catastrophe or non-weather related claim, which results in a paid loss during this 3-year period. Losses that occurred prior to the policyholder’s tenure with us or losses for which subrogation payments have been received are NOT considered qualified claims. Claims resulting from family violence as defined by Florida Statute 626.9541 will NOT be considered a qualified claim to the victim of that violence.

5.30 IDENTITY THEFT EXPENSE COVERAGE - CPC HO 406

The endorsement provides limited coverage to pay for expenses incurred by an insured as a direct result of any single identity theft or fraud first discovered or learned of during the policy period. No deductible applies to this coverage. This endorsement provides coverage up to a limit of \$25,000 and may be purchased for \$25.00.

Use Endorsement **CPC HO 406** – Identity Theft Expense and Resolution Services Coverage

5.31 PROPERTY VALUE ADJUSTMENT – FL HO INFL (HO 3 ONLY)

The Coverage A limit will be increased by a factor of 1% at each renewal to account for changes in building costs.

5.32 PET DAMAGE ENDORSEMENT – CPC 411 (HO 4 ONLY)

This endorsement provides up to \$500 (in excess of security deposit or special pet deposit) per policy period for property damage caused to the landlord’s property by a pet. This optional endorsement is available only on an HO 4 Renter Policy. This endorsement may be purchased for \$20.00.

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VI. PAYMENT OPTIONS

6.1 PREMIUM PAYMENT OPTIONS

General Rules:

Payments must be made with U.S. currency or checks/credit cards issued from a U.S. Bank. All policy fees are due at policy inception. Subsequent renewals will be billed by the same plan unless otherwise instructed by the insured or agent. A fully earned \$10 annual set up fee applies in the first installment to all policies utilizing a payment plan.

Full Payment:

Full payment of the gross annual premium plus all policy fees due by the effective date of the policy or the date of issuance, whichever comes first.

Payment Plan Options:

A. **Monthly Payment Plan** – Must be set up for automatic payment withdrawal from a financial institution account. Payment will be drafted via Electronic Funds Transfer (EFT) according to the schedule listed below:

• **New Business:**

1. Initial Payment: 16.67% of the policy premium, plus policy fees and \$10 annual set up fee due by the effective date of the policy or the date of issuance, whichever comes first.
2. Remaining Installments: 10 additional payments calculated by remaining policy premium due divided by the number of remaining installments. A \$1 installment fee will be added to each payment due each month for 10 months beginning 30 days from the policy effective date.

• **Renewal Business:**

1. First Installment: 8.33% of the policy premium, plus policy fees, plus \$10 annual set up fee, and \$1 installment fee due via EFT withdrawal processed 30 days prior to the renewal effective date.
2. Remaining installments: 11 additional payments calculated by remaining policy premium due divided by the number of remaining installments. A \$1 installment fee will be added to each payment processed 30 days in accordance with the effective date of the policy.

B. **Semi-Annual Payment Plan**

1. 55% of the policy premium, plus policy fees and \$10 annual set up fee due by the effective date of the policy or the date of issuance, whichever comes first.
2. 45% of the policy premium plus installment fee below due 180 days after the policy effective date.

C. **4-Payment Plan**

1. 25% of the policy premium, plus policy fees and \$10 annual set up fee due by the effective date of the policy or the date of issuance, whichever comes first.
2. 25% of the policy premium, plus installment fee due 60 days after the policy effective date.
3. 25% of the policy premium, plus installment fee due 120 days after the policy effective date.
4. 25% of the policy premium, plus installment fee due 180 days after the policy effective date.

D. **Quarterly Payment**

1. 40% of the policy premium, plus policy fees and \$10 annual set up fee due by the effective date of the policy or the date of issuance, whichever comes first.
2. 20% of the policy premium, plus installment fee due 90 days after the policy effective date.
3. 20% of the policy premium, plus installment fee due 180 days after the policy effective date.
4. 20% of the policy premium, plus installment fee due 270 days after the policy effective date.

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E. Installment fees for Payment Plans B, C, & D.

*Premium ranges from:			Fee Per Payment:
\$0	to	\$339	\$2
\$340	to	\$399	\$3
\$400	to	\$499	\$4
\$500	to	\$649	\$5
\$650	to	\$799	\$6
\$800	to	\$949	\$7
\$950+			\$8

*Policy Premium excluding fees.

Note: Per Florida Statute 627.901, installment fees will not exceed 18% simple interest per year on the unpaid balance or the average unpaid balance as billed over the term of the policy and subject to endorsement changes.

Payment Options Definitions:

- Policy premium – premium associated with coverages, discounts and surcharges.
- Policy fees – fees associated with the policy such as MGA, inspection, and policy assessments.
- Payment plan set up fee – \$10 annual fee for establishing a policy on a payment plan.
- Installment fee – fee for each installment depending on the selected payment plan.

6.2 ADDITIONAL FEES

Emergency Management Preparedness and Assistance Trust Fund Surcharge

A fully earned annual surcharge of **\$2** will be imposed on every policy.

MGA Fee

A fully earned MGA fee of **\$25** is to be charged on each policy per Florida Statute 626.7451(11).

6.3 NON-SUFFICIENT FUNDS CHECKS (NSF)

There is a \$15 service charge on NSF checks.

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VII. TERRITORY BASE RATES

<u>Territory</u>	<u>Description</u>	HO 3		HO 6	
		<u>NHR</u>	<u>HUR</u>	<u>NHR</u>	<u>HUR</u>
005	Monroe – Remainder (Coastal)	\$613	\$6,372	\$360	\$1,640
007	Monroe – Key West (Coastal)	520	5,759	424	1,017
010	Martin – Remainder	521	3,134	233	619
030	Miami-Dade – Miami Beach (Coastal)	786	6,174	444	1,970
031	Miami-Dade – Coastal	812	6,492	337	1,952
032	Miami-Dade – Miami	1,125	3,879	481	1,311
033	Miami-Dade – Hialeah	1,389	2,560	693	579
034	Miami-Dade – Remainder	1,398	2,671	419	1,060
035	Broward – Hlwd & Ft Laud	829	2,704	386	1,154
037	Broward – Remainder	938	2,114	492	510
038	Palm Beach – Remainder	641	2,408	508	514
039	Duval – Jacksonville	470	249	195	31
040	Duval – Remainder	395	222	199	18
041	Duval – Coastal	479	999	231	121
042	Pinellas – Coastal	490	1,903	207	452
043	Escambia – Remainder	565	1,175	237	314
046	Pinellas – St Petersburg	569	1,654	267	402
047	Hillsborough – Tampa	717	815	296	155
049	Orange – Orlando	530	611	257	41
050	Polk	564	608	265	55
057	Brevard – Coastal	508	1,902	227	538
062	Volusia – Coastal	503	1,821	168	412
063	Volusia – Remainder	383	862	206	248
064	Brevard – Remainder	457	1,367	229	277
080	Hillsborough – Excl Tampa	649	814	187	174
081	Pinellas – Remainder	641	1,029	236	200
090	Orange – Remainder	602	529	242	55
159	Hernando – Coastal	350	1,695	90	392
181	Indian River – Coastal	516	4,505	275	971
182	Martin – Coastal	552	4,572	260	966
183	St. Lucie – Coastal	350	3,345	264	946
192	Alachua	343	317	165	43
193	Calhoun	563	489	195	46
292	Baker	595	436	181	47
293	Columbia	394	369	177	46
361	Broward – Coastal	577	4,727	357	1,609

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VII. TERRITORY BASE RATES (Continued)

<u>Territory</u>	<u>Description</u>	<u>HO 3</u>		<u>HO 6</u>	
		<u>NHR</u>	<u>HUR</u>	<u>NHR</u>	<u>HUR</u>
362	Palm Beach – Coastal	582	3,948	393	1,433
392	Bradford	438	371	207	50
393	Gadsden	506	425	210	46
492	Clay	417	336	193	51
493	Hamilton	449	392	183	46
511	Osceola	585	783	236	43
512	Seminole	586	574	269	47
531	Flagler – Coastal	315	1,382	131	369
532	Nassau – Coastal	378	1,109	144	339
533	St Johns – Coastal	359	1,202	140	338
541	Collier – Coastal	881	3,467	268	820
542	Lee – Coastal	536	2,352	156	521
551	Collier – Remainder	536	1,972	198	546
552	Glades	374	1,289	143	401
553	Hendry	475	1,485	173	506
554	Lee – Remainder	577	1,269	168	321
555	Okeechobee	492	1,542	157	433
561	Indian River – Remainder	557	2,473	191	609
562	St. Lucie – Remainder	532	2,190	229	651
581	Charlotte – Coastal	510	2,217	207	633
582	Manatee – Coastal	694	2,753	214	691
583	Sarasota – Coastal	471	1,581	177	364
591	Citrus – Coastal	280	1,344	108	482
592	Dixie – Coastal	320	1,134	167	494
593	Holmes	480	383	213	47
594	Levy – Coastal	323	1,135	127	366
595	Pasco – Coastal	247	1,333	133	582
596	Taylor – Coastal	290	1,128	122	332
601	Bay – Coastal	496	2,098	202	555
602	Escambia – Coastal	431	1,649	182	563
603	Franklin	379	1,499	154	419
604	Gulf – Coastal	450	1,651	146	390
605	Jefferson – Coastal	274	918	118	324
606	Okaloosa – Coastal	407	1,652	205	658
607	Santa Rosa – Coastal	454	1,821	252	653
608	Wakulla – Coastal	430	1,596	145	406

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VII. TERRITORY BASE RATES (Continued)

<u>Territory</u>	<u>Description</u>	<u>HO 3</u>		<u>HO 6</u>	
		<u>NHR</u>	<u>HUR</u>	<u>NHR</u>	<u>HUR</u>
609	Walton – Coastal	474	1,889	201	577
692	Lake	416	548	185	63
693	Jackson	605	479	204	46
701	Flagler – Remainder	304	534	155	374
702	St Johns – Remainder	324	435	136	244
711	Charlotte – Remainder	634	1,170	179	295
712	Desoto	474	871	144	250
713	Hardee	465	809	159	242
714	Highlands	416	826	158	260
715	Sarasota – Remainder	453	1,161	160	294
721	Bay – Remainder	486	1,072	237	355
722	Gulf – Remainder	459	817	195	291
723	Okaloossa – Remainder	429	1,444	205	658
724	Santa Rosa – Remainder	566	1,072	203	312
725	Wakulla – Remainder	393	743	176	331
726	Walton – Remainder	412	802	201	304
731	Citrus – Remainder	340	853	129	306
732	Dixie – Remainder	331	585	187	286
733	Hernando – Remainder	339	1,051	93	391
734	Levy – Remainder	324	561	187	286
735	Manatee – Remainder	458	1,060	166	278
736	Pasco – Remainder	440	819	144	315
737	Taylor – Remainder	342	606	179	280
792	Marion	347	389	179	49
793	Jefferson - Remainder	378	417	241	50
892	Nassau – Remainder	300	369	171	45
893	Lafayette	526	448	193	50
921	Sumter	430	517	212	66
922	Union	480	424	181	47
923	Gilchrist	564	448	201	43
931	Liberty	566	482	197	47
932	Madison	487	423	183	46
933	Suwannee	551	487	182	47
934	Washington	565	557	221	47
992	Putnam	508	325	244	60
993	Leon	444	304	183	40

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VIII. QUOTE SHEET HO 3

	<u>Rule</u>			<u>Rule</u>	
		Non-Hurricane Base Rate (NHR)			Hurricane Base Rate (HUR)
x	4.2	Amount of Insurance Factor	x	4.2	Amount of Insurance Factor
x	4.5	Protection Class Factor	x	4.5	Construction Factor
x	4.3	Age of Dwelling Factor	x	4.3	Age of Dwelling Factor
x	4.6	Building Code Effectiveness Grade Factor	x	4.6	Building Code Effectiveness Grade Factor
x	4.7	Product of Applicable NHR Premium Factors (min=0.6)	x	4.8	Product of Applicable HUR Premium Factors
x	4.7	Wind Premium Credits (5% of Non-Hurr Prem)	x	4.8	WLM and BCEG Credit Cap*** (min=0.10)
x	5.1	Deductible Factor	x	5.1	Deductible Factor
x	5.5	Coverage B Limit Factor	x	5.5	Coverage B Limit Factor
x	5.6	Coverage C Limit Factor	x	5.6	Coverage C Limit Factor
x	5.2	Windstorm and Hail Exclusion Factor	x	5.2	Windstorm and Hail Exclusion Factor
x	5.3A	Water Damage Exclusion Factor	x	5.3A	Water Damage Exclusion Factor
x	5.3B	Limited Water Damage Coverage			
x	5.29	Paid Claim Rating Plan			
		Adjusted Non-Hurricane Base Premium			Adjusted Hurricane Base Premium

Additional Coverages			Additional Coverages		
	<u>Rule</u>			<u>Rule</u>	
+	5.22	Sinkhole Coverage**			
+	5.10	Ordinance or Law Coverage	+	5.10	Ordinance or Law Coverage*
+	5.11	Specified Additional Amount of Insurance	+	5.11	Specified Additional Amount of Ins*
+	5.13	Replacement Cost on Contents	+	5.13	Replacement Cost on Contents
+	5.14	Coverage C Increase Special Limit of Liability			
+	5.15	Refrigerated Personal Property			
+	5.16	Business Property – Increased Special Limits			
+	5.17	Personal Property – Scheduled			
+	5.18	Loss Assessment Coverage			
+	5.19	Limited Fungi, Wet or Dry Rot, or Bacteria Increased Coverage			
+	5.20	Preferred Contractor Endorsement			
+	5.21	Home Computer Coverage			
+	5.5	Specific Other Structures Coverage	+	5.5	Specific Other Structures
+	5.7	Increased Section II Limits			
+	5.5	Other Structures Rented to Others – Residence Premises			
+	5.9	Permitted Incidental Occupancies – Residence Premises			
+	5.23	Golf Cart Coverage			
+	5.26	Water Back Up and Sump Overflow			
+	5.24	Animal Liability Special Limit Coverage			
+	5.30	Identity Theft Expense Coverage	+	5.4	Hurricane – Screened Enclosure Coverage
		Non-Hurricane Premium			Hurricane Premium

*For Years built 2002 and newer. The Year Built is 0.50 in the hurricane calculation. (See Rule 5.10)

**Rate Calculation for existing Sinkhole Coverage does not include Sinkhole Deductible Factor

***Combined BCEG Factor and Product of Applicable HUR Premium Factors subject to a minimum of 0.10 factor (90% credit)

	<u>Rule</u>	
+	3.12	Minimum Premium Adjustment
\$2	6.2	Emergency Management Preparedness and Assistance Trust Fund
\$25	6.2	Managing General Agent Fee
		TOTAL PREMIUM

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IX. QUOTE SHEET HO 6

	<u>Rule</u>			<u>Rule</u>	
		Non-Hurricane Base Rate (NHR)			Hurricane Base Rate (HUR)
x	4.2	Amount of Insurance Factor	x	4.2	Amount of Insurance Factor
x	4.5	Protection Class Factor	x	4.5	Construction Factor
x	4.3	Age of Dwelling Factor	x	4.3	Age of Dwelling Factor
x	4.6	Building Code Effectiveness Grade Factor	x	4.6	Building Code Effectiveness Grade Factor
x	4.7	Product of Applicable NHR Premium Factors (min=0.6)	x	4.8	Product of Applicable HUR Premium Factors
x	4.7	Wind Premium Credits (5% of Non-Hurr Prem)		4.8	WLM and BCEG Credit Cap** (min=0.10)
x	5.1	Deductible Factor	x	5.1	Deductible Factor
x	5.2	Windstorm and Hail Exclusion Factor	x	5.2	Windstorm and Hail Exclusion Factor
x	5.3A	Water Damage Exclusion Factor	x	5.3A	Water Damage Exclusion Factor
x	5.3B	Limited Water Damage Coverage			
x	5.29	Paid Claim Rating Plan			
Adjusted Non-Hurricane Base Premium			Adjusted Hurricane Base Premium		

Additional Coverages			Additional Coverages		
	<u>Rule</u>			<u>Rule</u>	
+	5.10	Ordinance or Law Coverage	+	5.10	Ordinance or Law Coverage*
+	5.13	Replacement Cost on Contents	+	5.13	Replacement Cost on Contents*
+	5.14	Coverage C Increase Special Limit of Liability			
+	5.15	Refrigerated Personal Property			
+	5.16	Business Property – Increased Special Limits			
+	5.17	Personal Property – Scheduled			
+	5.18	Loss Assessment Coverage			
+	5.19	Limited Fungi, Wet or Dry Rot, or Bacteria Increased Coverage			
+	5.20	Preferred Contractor Endorsement			
+	5.21	Home Computer Coverage			
+	5.12	Unit-Owners Coverage A – Special Coverage			
+	5.25	Unit-Owners Rental to Others			
+	5.7	Increased Section II Limits			
+	5.9	Permitted Incidental Occupancies – Residence Premises			
+	5.23	Golf Cart Coverage			
+	5.26	Water Back Up and Sump Overflow			
+	5.24	Animal Liability Special Limit Coverage			
+	5.30	Identity Theft Expense Coverage			
Non-Hurricane Premium			Hurricane Premium		

*For Years built 2002 and newer. The Year Built is 0.50 in the hurricane calculation. (See Rules 5.10 & 5.13)

**Combined BCEG Factor and Product of Applicable HUR Premium Factors subject to a minimum of 0.10 factor (90% credit)

	<u>Rule</u>	
+	3.12	Minimum Premium Adjustment
\$2	6.2	Emergency Management Preparedness and Assistance Trust Fund
\$25	6.2	Managing General Agent Fee
TOTAL PREMIUM		

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X. HO 4 RATE TABLES

Territory	HO 4
5	302
7	262
10	193
30	238
31	243
32	253
33	242
34	255
35	256
37	230
38	221
39	131
40	133
41	131
42	169
43	153
46	153
47	156
49	138
50	134
57	134
62	134
63	123
64	121
80	149
81	162
90	143
159	139
181	183
182	192
183	176
192	124
193	135
292	128
293	128
361	243

Territory	HO 4
362	222
392	128
393	145
492	124
493	128
511	144
512	139
531	123
532	127
533	145
541	171
542	149
551	158
552	135
553	135
554	140
555	134
561	149
562	144
581	158
582	152
583	136
591	138
592	145
593	145
594	141
595	150
596	152
601	164
602	158
603	171
604	158
605	142
606	167
607	156
608	158

Territory	HO 4
609	158
692	135
693	145
701	115
702	125
711	147
712	134
713	134
714	134
715	125
721	152
722	148
723	155
724	146
725	148
726	148
731	132
732	138
733	131
734	133
735	140
736	141
737	144
792	130
793	147
892	130
893	128
921	135
922	128
923	127
931	135
932	128
933	128
934	135
992	128
993	124

**CYPRESS PROPERTY & CASUALTY
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HO 4 WINDSTORM OR HAIL EXCLUSION BASE PREMIUM CREDITS

Territory	HO 04
5	238
7	195
10	90
30	200
31	206
32	188
33	137
34	142
35	174
37	99
38	127
39	11
40	11
41	36
42	96
43	63
46	90
47	31
49	18
50	19
57	78
62	78
63	44
64	44
80	58
81	63
90	15
159	81
181	118
182	123
183	113
192	13
193	14
292	14
293	14
361	193

Territory	HO 4
362	176
392	14
393	16
492	13
493	14
511	18
512	18
531	71
532	74
533	84
541	99
542	86
551	92
552	78
553	78
554	70
555	78
561	86
562	83
581	92
582	88
583	79
591	80
592	84
593	16
594	82
595	87
596	88
601	95
602	92
603	99
604	92
605	82
606	97
607	91
608	92

Territory	HO 4
609	92
692	14
693	16
701	57
702	62
711	73
712	67
713	67
714	67
715	62
721	76
722	74
723	77
724	73
725	74
726	74
731	66
732	69
733	65
734	66
735	70
736	70
737	71
792	14
793	16
892	14
893	14
921	14
922	14
923	13
931	14
932	14
933	14
934	14
992	14
993	13

**CYPRESS PROPERTY & CASUALTY
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HO 4 HURRICANE PERCENTAGE OF BASE PREMIUM

Territory	HO 4
5	78.5%
7	74.4%
10	46.6%
30	83.6%
31	84.8%
32	74.3%
33	31.4%
34	55.7%
35	68.0%
37	42.6%
38	57.0%
39	7.6%
40	7.5%
41	26.7%
42	55.0%
43	26.8%
46	58.8%
47	19.2%
49	13.0%
50	9.7%
57	57.5%
62	57.5%
63	35.8%
64	35.5%
80	38.9%
81	38.9%
90	10.5%
159	57.6%
181	64.5%
182	64.1%
183	64.2%
192	10.5%
193	10.4%
292	10.2%
293	10.2%
361	79.0%

Territory	HO 4
362	78.8%
392	10.2%
393	10.3%
492	10.5%
493	10.2%
511	11.8%
512	12.2%
531	56.9%
532	57.5%
533	57.2%
541	57.3%
542	57.7%
551	57.6%
552	57.8%
553	57.8%
554	50.0%
555	57.5%
561	57.7%
562	57.6%
581	57.6%
582	57.2%
583	57.4%
591	57.2%
592	57.2%
593	10.3%
594	57.4%
595	57.3%
596	57.2%
601	57.3%
602	57.6%
603	57.3%
604	57.6%
605	57.0%
606	64.6%
607	57.7%
608	57.6%

Territory	HO 4
609	57.6%
692	10.4%
693	10.3%
701	49.6%
702	49.6%
711	49.7%
712	49.3%
713	49.3%
714	49.3%
715	49.6%
721	49.3%
722	49.3%
723	49.7%
724	49.3%
725	49.3%
726	49.3%
731	49.2%
732	50.0%
733	49.6%
734	49.6%
735	50.0%
736	49.6%
737	49.3%
792	10.0%
793	10.2%
892	10.0%
893	10.2%
921	10.4%
922	10.2%
923	10.2%
931	10.4%
932	10.2%
933	10.2%
934	10.4%
992	10.2%
993	10.5%

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XI. TERRITORY DEFINITIONS

County	Cypress Territory	Cypress Description
Alachua	192	Entire County
Baker	292	Entire County
Bay - Coastal	601	All areas South of the North Bank of the ICW
Bay - Remainder	721	Remainder of County
Bradford	392	Entire County
Brevard – Coastal	057	All areas East of the West Bank of the ICW
Brevard - Remainder	064	Remainder of County
Broward – Coastal	361	All areas including the Eastern portion of Fort Lauderdale and Hollywood, East of the West Bank of the ICW
Broward – Hlwd & Ft Laud	035	Fort Lauderdale and Hollywood – All areas excluding the Eastern portions East of the West Bank of the ICW
Broward – Remainder	037	Remainder of County
Calhoun	193	Entire County
Charlotte – Coastal	581	All areas West of the Myakka River and Charlotte Harbor
Charlotte – Remainder	711	Remainder of County
Citrus – Coastal	591	Towns of Chassahowizka, Ozello and Homosassa and any other towns or communities lying wholly West of US Highway 19
Citrus – Remainder	731	Remainder of County
Clay	492	Entire County
Collier – Coastal	541	All areas West of US 41
Collier – Remainder	551	Remainder of County
Columbia	293	Entire County
De Soto	712	Entire County
Dixie – Coastal	592	Town of Horseshoe Beach, Jena, Stewart City and Suwannee and other towns or communities lying wholly South or West of US Highway 19
Dixie – Remainder	732	Remainder of County
Duval – Jacksonville	039	All areas of Jacksonville except areas East of the West Bank of the ICW
Duval – Coastal	041	All areas of Jacksonville situated East of the West Bank of the ICW
Duval – Remainder	040	Remainder of County except for City of Jacksonville and Territory 041
Escambia – Coastal	602	All areas including the southern portion of Pensacola, South of the North Bank of the ICW
Escambia - Remainder	043	Remainder of County
Flagler – Coastal	531	All areas East of the West Bank of the ICW
Flagler – Remainder	701	Remainder of County
Franklin	603	Entire County
Gadsden	393	Entire County
Gilchrist	923	Entire County
Glades	552	Entire County
Gulf - Coastal	604	All areas South of the North Bank of the ICW
Gulf – Remainder	722	Remainder of County
Hamilton	493	Entire County
Hardee	713	Entire County
Hendry	553	Entire County

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XI. TERRITORY DEFINITIONS (Continued)

County	Cypress Territory	Cypress Description
Hernando – Coastal	159	Towns of Bayport and Pine Island and any other towns or communities lying wholly West of US Highway 19
Hernando – Remainder	733	Remainder of County
Highlands	714	Entire County
Hillsborough – Excl Tampa	080	All areas except for the City of Tampa
Hillsborough - Tampa	047	City of Tampa
Holmes	593	Entire County
Indian River – Coastal	181	All areas East of the West Bank of the ICW
Indian River – Remainder	561	Remainder of County
Jackson	693	Entire County
Jefferson – Coastal	605	All areas South of US 98 (FL 30)
Jefferson – Remainder	793	Remainder of County
Lafayette	893	Entire County
Lake	692	Entire County
Lee – Coastal	542	All beaches and islands lying West of the mainland, including the town of Punta Rassa
Lee – Remainder	554	Remainder of County
Leon	993	Entire County
Levy – Coastal	594	All areas West of that portion of US Highway 19, South of the intersection of Highway 19 and State Road 336, and the towns of Cedar Key, Ellzey, Rosewood, Summer and any other towns or communities lying wholly West of that portion of US Highway 19, North of the intersection of Highway 19 and State Road 336
Levy – Remainder	734	Remainder of County
Liberty	931	Entire County
Madison	932	Entire County
Manatee – Coastal	582	Towns of Anna Maria, Bradenton Beach, Cortez, Long Beach and Terra Ceia, including all beaches and islands West of the mainland
Manatee – Remainder	735	Remainder of County
Marion	792	Entire County
Martin – Coastal	182	All areas East of the West Bank of the ICW
Martin – Remainder	010	Remainder of County
Miami-Dade – Coastal	031	All areas East of the West Bank of the ICW except for the City of Miami Beach
Miami-Dade – Hialeah	033	City of Hialeah
Miami-Dade – Miami Beach (Coastal)	030	City of Miami Beach
Miami-Dade - Miami	032	City of Miami
Miami-Dade - Remainder	034	Remainder of County
Monroe – Remainder (Coastal)	005	All areas except for the City of Key West
Monroe – Key West (Coastal)	007	City of Key West
Nassau – Coastal	532	All areas East of the West Bank of the ICW
Nassau – Remainder	892	Remainder of County
Okaloosa – Coastal	606	All areas South of the North boundary of the ICW

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XI. TERRITORY DEFINITIONS (Continued)

County	Cypress Territory	Territory Description
Okaloosa – Remainder	723	Remainder of County
Okeechobee	555	Entire County
Orange – Remainder	090	All areas except for the City of Orlando
Orange – Orlando	049	City of Orlando
Osceola	511	Entire County
Palm Beach – Coastal	362	All areas East of the West Bank of the ICW
Palm Beach – Remainder	038	Remainder of County
Pasco – Coastal	595	Town of Aripeka and other towns or communities lying wholly West of US Highway 19
Pasco – Remainder	736	Remainder of County
Pinellas – Coastal	042	All areas West of the East bank of the ICW, including the Western portion of Clearwater
Pinellas – St. Petersburg	046	City of St. Petersburg
Pinellas – Remainder	081	Remainder of County
Polk	050	Entire County
Putnam	992	Entire County
Saint Johns – Coastal	533	All areas East of the West Bank of the ICW
Saint Johns - Remainder	702	Remainder of County
Saint Lucie – Coastal	183	All areas East of the West Bank of the ICW
Saint Lucie – Remainder	562	Remainder of County
Santa Rosa – Coastal	607	All areas south of the North Bank of the ICW
Santa Rosa – Remainder	724	Remainder of County
Sarasota – Coastal	583	Areas including the Western portion of the city of Sarasota, West of the East Bank of the ICW from the Northern County line, South to Midnight Pass and Southward areas West of the Myakka River, South to the Southern County line
Sarasota – Remainder	715	Remainder of County
Seminole	512	Entire County
Sumter	921	Entire County
Suwannee	933	Entire County
Taylor – Coastal	596	Towns of Adams Beach, Fish Creek, Keatons Beach and Steinhatchee and any other towns or communities lying wholly South or West of US Highway 98
Taylor – Remainder	737	Remainder of County
Union	922	Entire County
Volusia – Coastal	062	All areas East of the West Bank of the ICW
Volusia – Remainder	063	Remainder of County
Wakulla – Coastal	608	Towns of Panacea, St. Marks, Spring Creek and Wakulla Beach, and any other towns or communities lying wholly South and East of a boundary line beginning at the West County line extending along US Highway 98 and then along US Highway 98 to the East County line
Wakulla - Remainder	725	Remainder of County
Walton – Coastal	609	All areas south of the North Bank of the ICW
Walton - Remainder	726	Remainder of County
Washington	934	Entire County

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Appendix A – WLM Credits for New Construction

FBC 2001 Construction						Frame, Masonry, or Reinforced Masonry							
Roof Deck	Terrain Exposure	FBC Wind Speed (MPH)	Wind Speed of Design (MPH)	Internal Pressure Design	WBDR	Other Roof Shape				Hip Roof Shape			
						No Opening Protection		Opening Protection - Windows or All		No Opening Protection		Opening Protection - Windows or All	
						No SWR	SWR	No SWR	SWR	No SWR	SWR	No SWR	SWR
Other Roof Deck or Dimensional Lumber Deck	B	>=100	>=100	Enclosed	No	0.68	0.69	0.74	0.74	0.78	0.79	0.81	0.81
	B	>=110	>=110	Enclosed	No	0.72	0.73	0.78	0.78	0.78	0.79	0.82	0.83
	B	>=120	>=120	Enclosed	No	0.74	0.75	0.79	0.79	0.78	0.78	0.82	0.82
	B or C	>=120	>=120	Enclosed / Part. Encl.	Yes	0.77	0.8	0.82	0.84	0.81	0.83	0.85	0.86
	HVHZ			Enclosed	Yes			0.82	0.84			0.85	0.86
Reinforced Concrete Roof Deck	B	Any		Enclosed							0.81		0.85
	B	Any		Enclosed / Part. Encl.							0.82		0.85
	C	Any		Enclosed / Part. Encl.							0.81		0.89
	HVHZ			Enclosed									0.89

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Appendix B – WLM Credits for Existing Construction

Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Opening Protection	TERRAIN B				TERRAIN C			
				Other Roof Shape		Hip Roof Shape		Other Roof Shape		Hip Roof Shape	
				NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
NON – FBC	A	Toe Nails	None	-	0.06	0.47	0.50	-	0.07	0.28	0.32
			Basic - Windows or All	0.35	0.42	0.62	0.65	0.29	0.38	0.56	0.62
			Hurricane - Windows or All	0.44	0.51	0.66	0.70	0.39	0.48	0.64	0.72
		Clips	None	0.35	0.42	0.62	0.66	0.18	0.26	0.44	0.51
			Basic - Windows or All	0.47	0.54	0.68	0.73	0.38	0.48	0.64	0.72
			Hurricane - Windows or All	0.50	0.57	0.70	0.74	0.44	0.54	0.68	0.76
		Single Wraps	None	0.35	0.43	0.62	0.67	0.20	0.28	0.45	0.51
			Basic - Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72
			Hurricane - Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76
		Double Wraps	None	0.35	0.43	0.62	0.66	0.21	0.28	0.45	0.51
			Basic - Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72
			Hurricane - Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76
NON – FBC	B	Toe Nails	None	0.09	0.14	0.49	0.52	0.09	0.14	0.29	0.33
			Basic - Windows or All	0.46	0.51	0.63	0.66	0.44	0.50	0.59	0.64
			Hurricane - Windows or All	0.56	0.61	0.68	0.71	0.55	0.61	0.69	0.74
		Clips	None	0.58	0.65	0.68	0.73	0.38	0.44	0.57	0.65
			Basic - Windows or All	0.65	0.70	0.73	0.76	0.63	0.71	0.73	0.79
			Hurricane - Windows or All	0.66	0.72	0.73	0.77	0.69	0.78	0.76	0.83
		Single Wraps	None	0.60	0.68	0.68	0.73	0.48	0.58	0.60	0.71
			Basic - Windows or All	0.67	0.73	0.73	0.77	0.67	0.76	0.74	0.81
			Hurricane - Windows or All	0.68	0.73	0.73	0.77	0.70	0.80	0.76	0.83
		Double Wraps	None	0.60	0.68	0.68	0.73	0.51	0.63	0.61	0.72
			Basic - Windows or All	0.67	0.73	0.73	0.77	0.68	0.79	0.74	0.82
			Hurricane - Windows or All	0.68	0.74	0.73	0.77	0.71	0.81	0.76	0.83
NON – FBC	C & D	Toe Nails	None	0.09	0.14	0.49	0.51	0.09	0.14	0.29	0.33
			Basic - Windows or All	0.46	0.51	0.63	0.66	0.45	0.51	0.59	0.64
			Hurricane - Windows or All	0.57	0.61	0.68	0.71	0.56	0.61	0.69	0.74
		Clips	None	0.59	0.65	0.68	0.73	0.39	0.45	0.57	0.65
			Basic - Windows or All	0.65	0.70	0.73	0.76	0.64	0.71	0.73	0.79
			Hurricane - Windows or All	0.67	0.72	0.73	0.77	0.71	0.79	0.76	0.83
		Single Wraps	None	0.62	0.69	0.68	0.73	0.49	0.60	0.61	0.73
			Basic - Windows or All	0.68	0.73	0.73	0.77	0.69	0.78	0.75	0.82
			Hurricane - Windows or All	0.68	0.74	0.73	0.77	0.73	0.81	0.76	0.83
		Double Wraps	None	0.62	0.70	0.68	0.73	0.55	0.71	0.61	0.74
			Basic - Windows or All	0.68	0.74	0.73	0.77	0.72	0.81	0.76	0.83
			Hurricane - Windows or All	0.69	0.74	0.73	0.77	0.74	0.83	0.77	0.84

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Appendix B – WLM Credits for Existing Construction (Continued)

Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Opening Protection	TERRAIN B				TERRAIN C			
				Other Roof Shape		Hip Roof Shape		Other Roof Shape		Hip Roof Shape	
				NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
FBC	A	Toe Nails	None	0.11	0.14	0.55	0.56	0.07	0.10	0.33	0.36
			Basic - Windows or All	0.47	0.49	0.70	0.71	0.39	0.42	0.63	0.65
			Hurricane - Windows or All	0.57	0.58	0.75	0.76	0.49	0.52	0.73	0.75
		Clips	None	0.49	0.50	0.72	0.73	0.28	0.30	0.53	0.54
			Basic - Windows or All	0.60	0.62	0.78	0.78	0.50	0.53	0.73	0.76
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.58	0.78	0.80
		Single Wraps	None	0.49	0.50	0.72	0.73	0.30	0.32	0.53	0.55
			Basic - Windows or All	0.60	0.62	0.78	0.78	0.51	0.54	0.73	0.76
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
		Double Wraps	None	0.49	0.51	0.72	0.73	0.30	0.33	0.53	0.55
			Basic - Windows or All	0.61	0.62	0.78	0.78	0.51	0.54	0.73	0.76
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
FBC	B	Toe Nails	None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37
			Basic - Windows or All	0.55	0.57	0.71	0.72	0.51	0.53	0.66	0.67
			Hurricane - Windows or All	0.66	0.67	0.76	0.77	0.63	0.64	0.76	0.78
		Clips	None	0.70	0.71	0.78	0.79	0.46	0.48	0.66	0.68
			Basic - Windows or All	0.75	0.76	0.81	0.82	0.71	0.74	0.81	0.83
			Hurricane - Windows or All	0.77	0.78	0.82	0.83	0.78	0.81	0.84	0.86
		Single Wraps	None	0.73	0.74	0.78	0.79	0.58	0.61	0.71	0.74
			Basic - Windows or All	0.78	0.79	0.82	0.83	0.76	0.79	0.83	0.85
			Hurricane - Windows or All	0.78	0.80	0.82	0.83	0.80	0.83	0.84	0.86
		Double Wraps	None	0.73	0.75	0.78	0.79	0.63	0.67	0.72	0.76
			Basic - Windows or All	0.78	0.80	0.82	0.83	0.78	0.82	0.83	0.86
			Hurricane - Windows or All	0.78	0.80	0.82	0.83	0.80	0.84	0.84	0.86
FBC	C & D	Toe Nails	None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37
			Basic - Windows or All	0.56	0.57	0.71	0.72	0.51	0.54	0.66	0.67
			Hurricane - Windows or All	0.66	0.68	0.76	0.77	0.63	0.65	0.76	0.78
		Clips	None	0.70	0.72	0.78	0.79	0.46	0.48	0.66	0.69
			Basic - Windows or All	0.76	0.77	0.81	0.82	0.73	0.74	0.81	0.83
			Hurricane - Windows or All	0.78	0.78	0.82	0.83	0.80	0.82	0.84	0.86
		Single Wraps	None	0.74	0.76	0.78	0.79	0.60	0.63	0.72	0.76
			Basic - Windows or All	0.78	0.80	0.82	0.83	0.78	0.81	0.83	0.86
			Hurricane - Windows or All	0.79	0.80	0.82	0.83	0.82	0.84	0.84	0.86
		Double Wraps	None	0.74	0.76	0.78	0.79	0.68	0.74	0.73	0.78
			Basic - Windows or All	0.79	0.81	0.82	0.83	0.81	0.84	0.84	0.86
			Hurricane - Windows or All	0.79	0.81	0.82	0.83	0.83	0.86	0.84	0.87
REINFORCED CONCRETE ROOF DECK			None				0.82			0.80	
			Basic - Windows or All				0.84				0.88
			Hurricane - Windows or All				0.84				0.88

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