

Program Questions

1. Who is the carrier being offered and what is their rating?

Underwriters at Lloyds, London which has an AM Best rating of A Excellent XV.

2. Is this admitted or surplus lines?

Surplus lines.

3. Can this product be written in states other than Florida?

No. All locations being insured must be located in Florida.

4. How do I get a copy of the sample policy form?

It is shown on the products dropdown on our website, www.ciusolutions.com, and will appear after you log in.

5. Why does my client need this coverage?

Many homeowner's insurance carriers have limited the coverage provided under their base policy forms. And, in many cases, do not offer any way for your client to buy the coverages back. This product will allow you to create a more complete insurance package for your client. You are able to pick and choose the coverages your client needs to ensure they are properly covered based on their exposure.

6. Do I have to choose all of the available coverage options for my client, or can I just choose the one(s) my client needs?

You only have to choose the coverage(s) your client needs.

7. If I choose multiple coverage options, will my client receive one policy per coverage option chosen?

No, one policy will be issued including all coverage(s) chosen. Coverage forms will be added and options indicated on the declarations page based on the coverages chosen for your client.

Agent/Commission Questions

8. How do I become appointed?

Go to our website at www.ciusolutions.com and click the **Become a Broker** link at the top of the page. Once you complete the application it will be considered for approval.

9. What is the commission rate?

10%, with a potential for a higher commission rate based on volume of business produced by your agency.

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10. How often do I receive commission?

Monthly.

Policy Issuance Questions

11. When is the policy bound?

In most cases, the policy is bound at the time of purchase, which is the final step on the online application process. However, certain exposures may trigger the policy for underwriting to review. In those cases, the policy is bound as soon as underwriting reviews and approves it, typically within one business day.

12. What are the payment options?

Coastal offers annual secure online payments and accepts Visa, MasterCard and Discover credit cards. Additionally we offer an electronic check option for use of your agency or customer checking account.

13. Do I have to send in an application if the insured signed electronically?

Yes. The signed application must be uploaded as part of the application process.

14. Does Coastal mail the new business policy to the insured?

No, we provide the policy in an electronic format to the agent via our website. Our agents have the freedom to deliver to their clients either electronically or by providing a printed copy.

15. Does this policy term have to be 12 months?

Yes. We do not issue either short term or long term policies.

Diligent Effort Form Questions

16. Is this an admitted form or surplus lines?

Surplus lines.

17. Who makes the surplus lines filing?

Coastal will make all surplus lines filings for you.

18. Is the Florida Diligent Effort form required for this product?

Yes, since it is a residential insurance coverage line it is required.

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Coverages - FAQs

19. Will the Florida Surplus Lines Service Office accept the retail agent’s electronic signature on the Diligent Effort form?

Yes, and Coastal has made this form part of the application process online.

20. What if I don’t find a carrier on the electronic Diligent Effort form drop down list?

Select “Other” from the list and you will be allowed to input the name of the carrier that you aren’t able to find on the listing.

Qualification/Underwriting

21. How do I obtain more information regarding each coverage offered?

Follow the links for **More Info**, **Eligibility At-A-Glance**, and **What’s This** from the *Coverage Selection* screen. Additionally, you can view product details by clicking **View Additional Details** under *Specialty à la Carte* on the home page.

22. Where can I find the underwriting guidelines?

From the main menu bar, hover over **Underwriting Guidelines** and then click **Specialty à la Carte**.

23. **PERSONAL ARTICLE FLOATER:** What documentation is required to support the valuation?

That depends on the amount of insurance you are requesting for the item to be insured. Please see the table below for more details.

| Value of Item | Valuation Requirement | Optional Valuation Documentation |
|-----------------------|--|---|
| Less than \$10K | Photo and clear, complete description | The following may substitute for required valuation documentation: <ul style="list-style-type: none"> • An appraisal , no older than 2 years from the requested effective date; or • Prior declarations page, no older than 2 years showing schedule of items; or • Receipts if purchased in the last 2 years. |
| \$10,001 - \$25K | Appraisal, no older than 2 years from the requested effective date | The following may substitute for required valuation documentation: <ul style="list-style-type: none"> • Prior declarations page, no older than 2 years showing schedule of items; or • Receipts if purchased in the last 2 years. |
| Greater than \$25,001 | Appraisal, no older than 2 years from the requested effective date | The following may substitute for required valuation documentation: <ul style="list-style-type: none"> • Receipts if purchased in the last 2 years. |

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24. PERSONAL ARTICLE FLOATER: How do I determine how much to insure each item for?

You want to insure the article for the amount needed to replace the item with like kind and quality. The easiest way to determine the correct valuation is by having an appraisal or receipt.

25. PERSONAL ARTICLE FLOATER: Is there a credit for a central station (monitored) alarm?

Yes, 10%.

26. PERSONAL ARTICLE FLOATER: What about a safe? My client keeps their jewelry in a safe (or safety deposit box) when not being worn. Is there a safe credit?

Contact an underwriter at Coastal who will be able to review the submission for possible credit.

27. PERSONAL ARTICLE FLOATER: Do you offer a Gemprint discount?

Possibly. Contact an underwriter at Coastal who will be able to review the submission for possible credit.

28. PERSONAL ARTICLE FLOATER: Does the policy provide automatic coverage for newly acquired items?

The policy provides limited automatic coverage for newly acquired property. This coverage ceases automatically 30 days after the property has been acquired or at the end of the policy period, whichever comes first.

29. 1-4 FAMILY DWELLING LIABILITY: What is this coverage used for?

This is mainly for those clients who own dwellings/property that they rent to others. For those properties, you can use this coverage to provide \$300,000 liability coverage.

30. 1-4 FAMILY DWELLING LIABILITY: How many properties can be scheduled on one policy?

Four.

31. 1-4 FAMILY DWELLING LIABILITY: What happened if my insured has more than 4 properties?

Issue a second policy for properties 5-8.

32. 1-4 FAMILY DWELLING LIABILITY: What is the difference between individual owned and Trust/LLC/Corp owned?

How the property is deeded. If deeded in an individual(s) name, you can choose the individual owned option. This policy uses personal lines coverage forms.

If the property is deeded in the name of trust, LLC or corporation, you should use the Trust/LLC/Corp option. This policy uses commercial lines coverage forms.

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33. 1-4 FAMILY DWELLING LIABILITY: My insured owns several LLC's and has properties in each LLC, can these be combined onto one policy?

No, we must have 1 policy per LLC.

34. EXCESS LIABILITY: Can I use this excess personal liability over a carrier other than Citizens Property Insurance Corporation?

As announced on 4/24/14, we can write over any carrier in this program, not just Citizens Property Insurance Corporation.

35. EXCESS LIABILITY: What if the underlying policy has \$300,000 coverage, can I still write the excess liability over it?

Yes, we can sit over either \$100,000 or \$300,000 underlying limits.

36. ANIMAL LIABILITY: What types of animals can be included?

Domestic dogs, cats and birds only.

37. ANIMAL LIABILITY: Is there a maximum number of animals?

Five.

38. ANIMAL LIABILITY: Is there a list of dog breeds that are not eligible for coverage?

Yes. Pit Bull Terriers, including but not limited to, American Pit Bull Terriers, American Staffordshire Terrier, Staffordshire Bull Terrier, or any dog displaying a majority of physical traits of any one or more of the above; Doberman Pinschers; Rottweilers; Staffordshire Terriers; German Shepherds; Chows; Bull Mastiffs; Huskies; Alaskan Malamutes; Wolf – Dog Hybrids; Great Danes; St Bernard; Akitas; Rhodesian Ridgebacks; Caucasian Ovcharkas; Farm and Ranch Animals; Any attack, non-domesticated or guard dog; Any non-domesticated or exotic animal; A mixed breed which includes, but is not limited to, a bloodline of any of the above breeds; Any animal with a past history of bites or attacks, whether on humans or not.

39. VACANT LAND LIABILITY: Can there be any structures or activities on the property?

The only allowable structure is a fence. Other than fencing, there can be no structures, improvements, developments, or activities on the land. This includes parking or farming.

Premium/Endorsement/Cancellation Questions

40. Is there a minimum premium on this policy?

Yes. The minimum premium is \$100 plus fees & taxes with the exception of Personal Article Floaters which have a \$200 minimum premium plus fees & taxes.

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41. Is there a minimum earned premium?

Yes, there is a 25% minimum earned premium for all coverage options except the excess liability. Excess liability has a fully earned premium provision.

42. How do I make changes to the mailing address of an insured?

Login and search for the client, which will have a section for mailing address changes.

43. How can I endorse a policy?

The policy is fully endorsable by the agent using the online feature, 24/7/365. You can find instructions on the Online Training tab.

Claims Question

44. How do I report a claim?

You can submit the completed Acord Loss Notice via email to: claims@ciuins.com.

Renewal Questions

45. How will renewals be billed?

Direct billed to the insured, which can be paid online or by check.

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