

Specialty à la Carte Homeowners Coverages™

POLICY DESIGN:

The policy consists of five coverage parts, allowing maximum flexibility. Each policy must have at least one coverage part; however, additional parts may be added as necessary.

The five parts are:

- [PART I – HOMEOWNERSWRAPSM](#): Multiple coverage options are available under this coverage part. In order to include PART I, at least one coverage option must be chosen, however, additional coverage options may be added as necessary. Available coverage options include:
 - Animal Liability – provides personal liability coverage for domestic dog, cat and bird related events (e.g. dog bites).
 - Blanket Theft for Jewelry, Firearms, and Silverware – Peril Insured: Theft Only – many homeowners coverage forms now theft for these items, this coverage offers a way to buy that coverage back with higher limits.
 - Credit card, electronic funds transfer card or access device, forgery and counterfeit money coverage – extends the coverage provided under the standard ISO HO-3 coverage form.
 - Fungi, Wet or Dry Rot, or Bacteria increased Amount of Section I - Property Coverage - many homeowner's coverage forms now exclude these losses, this coverage offers a way to buy that coverage back.
 - Incidental Farming Liability – adds liability coverage for incidental farming operations on the residence premises.
 - Loss assessment property coverage – many homeowners forms now limit the amount of loss assessment coverage that can be purchased. This coverage allows you to purchase increased limits.
 - Personal Injury Liability Coverage - adds personal injury coverage (libel, slander, etc.) under Section II (Liability coverages)
 - Pool enclosures & other structures on the residence premises, property coverages excluding wind – many homeowners coverage forms now exclude pool enclosures, this coverage offers a way to buy that coverage back. Please note: this coverage excludes the perils of Wind & Hail.
 - Water backup and sump discharge or overflow property coverage - many homeowner's coverage forms now exclude these losses, this coverage offers a way to buy that coverage back.

- Home business insurance coverage - many homeowners coverage forms now exclude these losses, this coverage offers a way to buy that coverage back. This offers both liability and property coverage for select business operations.
- [PART II – Personal Article Floaters](#)
 - Classifications include personal jewelry, silverware, furs, stamp collections, fine arts, coin collections, musical instruments and sports equipment including guns.
- [PART III – Other Personal Liability Coverages](#)
 - This option provides liability coverage for 1-4 family dwellings owned in an personal name. The dwellings can be either tenant or owned occupied.
 - Up to 4 dwellings can be listed on one policy.
- [Part IV – Other Commercial Liability Coverages](#)
 - This option provides liability coverage for 1-4 family dwellings owned in a corporation, LLC or trust. The dwelling must be tenant occupied.
 - Up to 4 dwellings can be listed on one policy.
 - Vacant land – liability coverage for land that has no structure other than fencing.
- [Part V – Excess Personal Liability Coverage](#)
 - In some instances, the liability coverage provided on the underlying homeowners or dwelling fire policy is not sufficient (the carrier only offers \$100,000, the applicant has an umbrella requirement to meet, etc.). This coverage provides either an additional \$200,000 or \$400,000 on top of the underlying policy.
- [Part VI – Limited Dock Owners Liability](#)
 - This option provides liability coverage for boat docks owned by individuals that are not covered under their HO-3/HO-6 policy.
 - The docks can either be on a parcel of vacant land or they can be a single slip within a condominium/homeowners association.

MINIMUM PREMIUMS

- PARTS I, III, IV and VI:
 - \$100 combined minimum premium
 - 25% minimum earned premium
- PART II:
 - \$200 minimum premium
 - 25% minimum earned premium
- PART V:
 - \$100 combined minimum premium
 - Fully earned premium

PART I - HOMEOWNERSWRAPSM

The HOMEOWNERSWRAPSM policy is designed to offer additional coverage limit options above what is provided on the primary homeowner or dwelling policy in Florida. The policy can be written in conjunction with any other carrier’s policy, including Citizens Property Insurance Corporation. There is a minimum premium of \$100 and the policy is subject to a 25% earned premium provision.

Coverages, Guidelines, Rates, Limits & Deductibles:

Guidelines By Coverage Type	Maximum Coverage Limits	Deductible
<ul style="list-style-type: none"> • Animal Related Personal Liability • This coverage is for domestic cats, dogs and birds only. All other animal types are excluded. • Applicant can not have an animal liability claim in past 5 years. • Ineligible breeds of dogs include: <ul style="list-style-type: none"> ○ 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 • Animals with any bite history that required medical attention for the person or animal bitten are not eligible. • Households with any poisonous animals including reptiles, spiders and insects are not eligible. 	<p>\$25,000</p>	<p>\$0</p>
<ul style="list-style-type: none"> • Animal Related Personal Liability • This coverage is for domestic cats, dogs and birds only. All other animal types are excluded. • Applicant can not have an animal liability claim in past 5 years. • Ineligible breeds of dogs include: <ul style="list-style-type: none"> ○ 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 • Animals with any bite history that required medical attention for the person or animal bitten are not eligible. • Households with any poisonous animals including reptiles, spiders and insects are not eligible. 	<p>\$50,000</p>	<p>\$0</p>

Guidelines By Coverage Type	Maximum Coverage Limits	Deductible
<ul style="list-style-type: none"> • The applicant has not been cancelled, non renewed or refused coverage in past five years. • No member of household has been convicted of a felony, including insurance fraud. • Animals who have been classified as a dangerous dog (as defined by FS 767.11) by any animal control authority are not eligible. • Maximum 5 animals (domesticated dogs, cats and/or birds) 		
<p>Blanket Theft for Jewelry, Firearms, Silverware – Peril Insured: Theft Only</p> <ul style="list-style-type: none"> • No theft or lost item claims in past three years. • No member of household has been convicted of a felony, including insurance fraud. • The applicant has not been cancelled, non renewed or refused coverage in past five years. • Items do not have to be scheduled but class or classes and total value must be notated. • All items blanket coverage combined value not to exceed \$25,000. • Applicant’s primary residence must be located in Florida. • All items to be insured must be located in Florida. • All items to be insured must be owned by members of the applicant’s household. • The property where the items are location cannot be vacant or unoccupied for more than 30 days. • No history of foreclosure, bankruptcy, lien, suit pending (Lis Pendens) in the past 7 years. • Deadbolt required on all exterior facing doors. • Must have an inforce homeowners, dwelling fire, condominium or renters policy on the address where the property is located. 	\$25,000	\$1000
<p>Credit Card , Electronic Funds Transfer Card or Access Device, Forgery and Counterfeit Money Coverage</p> <ul style="list-style-type: none"> • No related claims in the past 3 years. • No member of household has been convicted of a felony, including insurance fraud. • The applicant has not been cancelled, non renewed or refused coverage in past five years. 	\$10,000	\$0
<p>Fungi, Wet or Dry Rot, or Bacteria increased Amount of Section I - Property Coverage</p> <ul style="list-style-type: none"> • No member of household has been convicted of a felony, including insurance fraud. • The applicant has not been cancelled, non renewed or refused coverage in past five years. • No claims in past three years. • Structures with unrepaired damage are not eligible • No fungi, wet or dry rot, mold, bacteria, or water damage claims in the past 3 years. 	\$25,000	\$1000

Guidelines By Coverage Type	Maximum Coverage Limits	Deductible
<p>Incidental Farming Personal Liability</p> <ul style="list-style-type: none"> • Nothing greater than 25 acres. • Must not be applicant's primary source of income • No petting zoos or horseback riding business operations. • No more than \$25k in sales from incidental farming annually • No exotic animals. • No tobacco farms or raising of horses for racing • No supplying of commodities for manufacturing or processing by the insured • No more than 2 liability claims in the past 3 years (home/business) • No prior personal liability losses greater than \$25,000 in the last five years. • Property with structures under renovation or builders risk are not eligible. • No member of household has been convicted of a felony, including insurance fraud. • The applicant has not been cancelled, non renewed or refused coverage in past five years. 	\$300,000	\$0
<p>Loss Assessment Coverage – Condominium Property Coverage</p> <ul style="list-style-type: none"> • No known or announced future hazard insurance loss assessments at time of application. • No hazard insurance assessments in past two years. • No member of household has been convicted of a felony, including insurance fraud. • The applicant has not been cancelled, non renewed or refused coverage in past five years. • Condominium associates only. • No property assessments in the past two years. • Building must be fire resistive and wind resistive/superior construction. • 1980 and newer structures only. 	\$5,000	\$1000
<p>Personal Injury Liability</p> <ul style="list-style-type: none"> • No more than two liability claims in past three years • No more than one liability claim greater than \$25,000 in past five years. • No member of household has been convicted of a felony, including insurance fraud. • The applicant has not been cancelled, non renewed or refused coverage in past five years. • No target or high profile individuals such as a sports, media, political, business or professional entertainment personality. • Applicants who have ever been accused to malicious prosecution are not eligible. 	\$300,000 (Coverage E)	\$0

Guidelines By Coverage Type	Maximum Coverage Limits	Deductible
<ul style="list-style-type: none"> • Applicants who had brought more than one suite or other legal claim against another person in the last three years are not eligible. • Applicants who rent or plan to rent an insured location (the home) to others on an occasional basis are not eligible. 		
<p>Pool Enclosures & Other Structures on the Residence Premises</p> <ul style="list-style-type: none"> • No member of household has been convicted of a felony, including insurance fraud. • The applicant has not been cancelled, non renewed or refused coverage in past five years. • No claims in past three years. • Coverage applies only to structure, no contents coverage afforded. • Structures with existing damage are not eligible. • Structures under renovation (builder’s risk) not eligible. • Structures built prior to 1970 are not eligible. • Structures that are in disrepair are not eligible. • Structures used for business or commercial activity are not eligible. • Coverage for screen enclosures attached or detached from residence. • Coverage can include other structures not attached to residence. • Coverage excludes wind and hail. 	\$50,000 per location	\$1000
<p>Water Backup and Sump Discharge or Overflow</p> <ul style="list-style-type: none"> • All plumbing in good working condition. • No galvanized, cast iron or polybutylene pipes • No water claims in past three years. • No member of household has been convicted of a felony, including insurance fraud. • The applicant has not been cancelled, non renewed or refused coverage in past five years. 	\$10,000	\$1000
<p>Home Business Insurance Coverage</p> <ul style="list-style-type: none"> • Eligible home based businesses include (class description found below): <ul style="list-style-type: none"> ○ Accounting services ○ Advertising Specialty Items Sales ○ Appraisal service ○ Auditor ○ Balloon art ○ Beverage Vendor ○ Billing service ○ Book/Magazine Distributor ○ Bookkeeping services ○ Calligraphy ○ Camera/Photography Sales or Repair ○ Candy/Nut Confections ○ Cell phone sales 	\$300,000 Liability & \$5000 property	\$0 Liability & \$1000 property

Guidelines By Coverage Type	Maximum Coverage Limits	Deductible
<ul style="list-style-type: none"> ○ Ceramics ○ Clock or watch repair ○ Clowns, Magicians, Entertainers ○ Computer Consultants and Trainers ○ Computer Repair ○ Computer Sales ○ Cosmetic Sales (Avon, Mary Kay, etc) ○ Crafts, excluding manufacturing/distribution of candles made by individuals ○ Dance Instructors ○ Database management ○ Desktop Publishing ○ Dessert Vendors ○ Draftsman ○ Dry Food Products/Mixes Vendor ○ Editorial Service/Proofreaders ○ Embroidery ○ Engraving ○ Expert witness consultant ○ Financial planning ○ Floral arrangement ○ Food Broker ○ Food/Product Demonstrator ○ Furniture Refinishers ○ Games/Puzzles Vendors ○ Genealogists ○ Graphic artist, designer ○ Handicrafts, excluding manufacturing/distribution of candles made by individuals ○ Hearing Aid Sales ○ Household products (Amway, Shaklee, etc) ○ Insurance agent ○ Interior decorating ○ Interior Window Treatments ○ Jewelry (costume) ○ Kitchen supplies (Tupperware, etc) ○ Ladies/Girls Clothing, Accessories ○ Leather Goods ○ Lingerie ○ Loan origination service ○ Market Research ○ Medical Claims Processing ○ Men's/boys clothing, accessories 		

Guidelines By Coverage Type	Maximum Coverage Limits	Deductible
<ul style="list-style-type: none"> ○ Models ○ Monogramming ○ Musical Instrument Sales/Repair ○ Notaries ○ Office Supplies vendor ○ Personal Fitness Trainer ○ Personal Image Consultants ○ Personalized books & gifts ○ Pet Accessories ○ Pet Sitters ○ Photographer/Photography Studio ○ Picture framing ○ Plant Care and Sales ○ Professional organizer ○ Professional Speakers ○ Publisher ○ Real estate agent ○ Religious Goods ○ Resume service ○ Rubber Stamp Business ○ Scrapbooking ○ Seamstress, tailoring, alterations ○ Secretarial service ○ Shoe Repair ○ Sign Painting ○ Stationary ○ Stenciling ○ Tax preparation ○ Taxidermist ○ Telephone answering service ○ Toner Cartridge Recharging ○ Transcribing, Court Reporters ○ Translator ○ Trophy Sales ○ Upholsterer ○ Videotaping, Dubbing, Editing ○ Vinyl Lettering ○ Vinyl/Leather Repair ○ Website designer ○ Wedding & Party Planners ○ Wedding Cake and/or Cookie Sales ○ Word processing ○ Writers/Authors 		

Guidelines By Coverage Type	Maximum Coverage Limits	Deductible
<ul style="list-style-type: none"> • No business related claims greater than \$25,000 in past three years. • No more than two claims related to business in past three years. • No structures under renovation or builders risk. • No suit or claims made in past three years against applicant, present or past owner, partner, officer, director or employee. • If the business is operated out of your primary residence personal liability coverage (i.e. homeowner’s policy) is required. • All operations must be performed from the applicant's residence. • The following business operations are ineligible: <ul style="list-style-type: none"> ○ Packaging or repackaging of food under insured name ○ Sale or manufacturing of explosives, chemicals, propellants, petroleum or flammable liquids ○ Sales and/or administration of weight loss products ○ General manufacturing risks. ○ Direct Import/Export is not eligible. ○ Infants/Toddlers exposures are not eligible. ○ Storage of perishable foods such as Salsa's, BBQ sauce, etc. ○ Construction operations. • No more than one employee. • No member of household has been convicted of a felony, including insurance fraud. • The applicant has not been cancelled, non renewed or refused coverage in past five years. • No other businesses under the same “business name” operated from a second location. • No installation of products. • Annual sales/receipts cannot exceed \$250,000 annually. • All business operations under the business name must be eligible. 		

Business Operations Class Descriptions:

Accounting Service: Accountants classify and analyze data and documents of financial transactions in order to prepare financial statements and tax forms. They may also audit books, suggest cost control measures, do analysis work and counsel management on alternative methods of operation. Individuals must not have access to their client’s funds. Actuarial consultants are not eligible under this class.

Advertising of Specialty Items: A home business that sells promotional items bearing their customers’ logos, for those customers to give away to promote their brand. Advertising/marketing consultants are not eligible under this class. No direct import of products. No writing of copy or product placement.

Appraisal Service: Valuations experts estimate market value or the cost of producing or replacing physical property such as art, furniture jewelry, or antiques, and the determination of the worth of property, and forecast the monthly earning power of certain classes of property. Energy consultants are not eligible under this class.

Auditor: This class is limited only to those individuals who examine, verify or correct financial accounts.

Balloon art: Individuals who conduct balloon shaping and other decoration techniques with balloons for a fee.

Beverage Vendor (non-alcoholic): Cold and hot beverage preparation and sales. Alcoholic beverages prohibited.

Billing Service: Consists of maintaining records and processing claims for payment from businesses for hospitals, clinics, physicians, and individuals. Individuals must not have access to their client's funds.

Book and/or Magazine Distributor: Distribution of books and magazines via mail, door to door, phone, trade show, etc.

Bookbinding: Binderies turn printed sheets into hardcover and paperback books, catalogues and manuals. Some binderies may specialize in certain types of work; others may do various types of binding. Types of binding include: edition binding, job binding, extra binding, library binding, perfect binding, and mechanical binding. Materials used include: Leather, plastic, cloth, paper, boards, thread, wire rolls, adhesive, inks, paints, varnishes, thinners, solvents, boxes and other packing materials. Depending upon the type of binding, various machines and hand tools may also be used.

Cake and/or Cookie Sales: This business class consists of baking cakes and/or cookies. Baking is performed on the insured's premises and items are to be delivered to the event. Coffee services are not eligible.

Calligraphy: This class specializes in handwriting or lettering.

Camera/Photography Sales and/or Repair: Businesses that focus on sales and repair of cameras and related gear. Photo developing is ok if present.

Candy/Nut Confections: Vendor sales of such items as hard candies, jellies, caramelized/spiced nuts, popcorn, cotton candy, shaved ice vendors, sweet tea, creams, marshmallows, fudge, caramels, licorice, chocolates, chocolate-coated candies and other candies. Candies can be sold on premises, in vending machines, through fund raisers, via mail order, at trade show and fairs.

Cell phone sales: Sales and service of cell phones. Does not entail repair of phones.

Ceramics: Design and creation of pottery and other items from clay and other raw material, which are baked to strengthen and shape into a saleable item. Merchandise may include decorative items such as stoneware, china, porcelain, and other miscellaneous types of articles. Materials used to create items include: mixing equipment, forming equipment, dryers, ovens, glazing gear, other tools and supplies.

Clock or Watch Repair: Businesses that repair clocks and watches. May include general watch or clock repair or specialize in older antiques. Sub contracting to retail shops is acceptable.

Clowns & Magicians: Individuals provide live entertainment for events such as birthday parties. Face painting and temporary "painted/stickered" tattoos are eligible under this class. Musicians, bands, disk jockeys, talent agents, booking agents, animal trainers, or business involving inflatable devices or petting zoos are not acceptable for this class of business.

Computer Consultants and Trainers: A home business providing organizations with professional advice regarding computer needs. May also engage in training or installation. Any businesses providing sales, system integration, code development or electrical wiring work are not eligible.

Computer Repair: Home businesses that repair computer hardware, but can be done at customer's premises.

Computer Sales: This business involves sales of computers and related equipment consisting of hardware, software, peripherals, accessories, supplies, and other items.

Cosmetics: Sales of cosmetic goods. Example product labels include Avon, Mary Kay, etc.

Crafts: A home business that produces and sells handmade crafts and handicrafts. Businesses that produce or sell candles, toys weapons are ineligible.

Dance Teachers: Home businesses that teach dance only. Gymnastics instruction is ineligible.

Database management: managing programs used to collect, store and provide access to data.

Desktop Publishing: A business that employs use of software to create material layout, typesetting and printing. Majority of time work is done on premise, although some may have temporary assignments at client companies' sites.

Dessert Vendors: Creating and selling dessert items such as cakes, fried dough, and like items. Also includes sale of ice cream and related food items when purchased by the insured and packaged properly for sale. Homemade ice-cream is not eligible.

Draftsman: A person who designs plans to a client's specifications. This class should not include machinists or architects. Also, building construction work is not eligible.

Dry Food Products Vendor: This class includes mixes as well as other dry foods. Products eligible include cake mixes, seasonings, hot chocolate and teas. Packaging into gift baskets is acceptable as long as it doesn't include milk products, infant formula or dietetic related items.

Editorial Service/Proofreaders: Proofreading and editorial services for a range of clients which include software producers, authors/writers, publishers, law firms, and other miscellaneous businesses.

Embroidery: Ornamentation of fabric with needlework. The art can be done by hand or machine. If done in conjunction with other crafts, show as secondary business.

Engraver: Engravers carve, cut or etch into materials.

Expert Witness Consultants: This class consists of individuals with a high degree of skill, knowledge, experience, training or education on a certain subject who are called upon to provide testimony. Public speakers are not eligible under this class.

Financial Planning: Financial planners provide advice to clients regarding strategies and actions to achieve financial goals based on an analysis of the personal and financial condition, resources, and capabilities of the client. They may advise a client on investments and better management policies/procedures. The primary objective of a financial planner should be to prepare a financial plan that best suits the client's needs. Discretionary trading authority and/or access to customer's funds are not eligible under this class.

Floral Arrangement: Floral arrangers work with cutting tools, wires and wood stakes to assemble cut flowers and/or silk or plastic flowers into arrangements in floral foam, clay or Styrofoam. This class may also be used to accommodate individuals who maintain plants in offices. Greenhouses and/or nurseries are not eligible under this class.

Food Broker: A person who brokers the purchase of a variety of foods from a producer/manufacturer and arranges for them to be delivered to the client. The broker does not physically sell food or ever have possession of the food that is being brokered, or ever keep an inventory. Vending machines are acceptable under this class.

Furniture Refinisher: Refinishes used or new furniture based on client's choice of color, finish and texture. Employs use of tools to smooth surfaces, including sandpaper. Can use various solvents, stain, varnish, lacquer and paint in practice to refinish furniture. Can apply using sponges, brushes or spray on as part of process.

Games/Puzzles Vendor: Sales of board games, cards, puzzles, etc. May include customization of games using personalized photographs or similar techniques. Sales of toys are not eligible.

Genealogists: This class involves the research and mapping of family histories. Genealogists study and trace ancestral family history for their customers.

Graphic Artist/Designer: Graphic artists/designers develop formats for and lay out publications such as newsletters, annual reports, brochures, pamphlets and catalogues. Logos and promotional designs may be created for commercial and retail businesses. The artist/designer will work with the client to decide on type styles, colors and use of photographs or illustrations. Traditionally work was created by hand for use in printed materials. Now the trend is visual design in video format. Computers are widely used to create and manipulate designs.

Handicrafts: Businesses that create products using their hands. May include crocheting, knitting, and blacksmith work products. Does not include creation or sale of candles.

Hearing Aid Sales: This business type focuses on fitting of hearing aids, as well as sales and service. Must hold active Florida Hearing Aid Specialist license.

Household Products: Salespeople are often part of a network marketing system and sell products door-to-door or via arranged parties in private homes to individuals or small groups. Hardware items, pet supplies, floatation devices for bathtubs/pools and carpet cleaning services are not eligible under this class.

Insurance Agent: Insurance agents perform essentially a sales function by arranging for clients to purchase insurance coverage from insurers; agents are given authority to represent the insurers through an agency agreement. A good agent will analyze the needs of a prospective client and will design a proper insurance program for the client. After the insurance is sold, the agent will assist in the service or maintenance of the account, ensure that records are kept accurately, that coverage continues to meet the insured's needs, and participate in billing or claims adjusting activities. Insurance Investigators are not eligible under this class.

Interior decorators/stagers: will eliminate clutter, coordinate colors, select or rearrange furniture, floor and wall coverings, lighting, and curtain materials. They work within the existing architecture. Building renovations, structural changes, installation of cabinets or fixtures, furniture distributors, interior designers/architects are not eligible under this class.

Interior Window Treatment Sales & Installation: Sales of window treatments such as curtains, drapes, blinds and associated hardware. Installation of these items by the insured is acceptable but having subcontractors is not.

Jewelry Designer: A person who creates costume or fashion jewelry made out of base metal. Sterling silver is acceptable. People who design fine jewelry, items containing gold, alloys or precious stone, are not eligible.

Kitchen Supplies: (Tupperware, etc.) Salespeople are often part of a multi-level marketing system and sell products door-to-door or via arranged parties in private homes to individuals or small groups. Merchandise may include storage containers, measuring devices, dishes, etc. The making of knives and/or the sale/distribution of knives made by individuals are not eligible under this class.

Ladies/Girls Clothing: Includes clothing and accessories items for ladies. Creation and/or sales of toddler and infant clothing and accessories are ineligible.

Lingerie: Businesses that sell undergarments, hosiery, robes, and accessories. Items are displayed, sold directly to clientele via mail and private parties. Businesses that include sale of adult toys are ineligible under this class.

Leather Goods: This class of business creates leather items including bags, purses, wallets, luggage, belts, cases, etc. Products may be of mixed construction (i.e., leather and vinyl). Tanning of leather prior to product completion is acceptable. Creation and sales of pet accessories is not permissible for this class.

Loan Origination Service: Loan originators help people put together the paperwork needed to obtain a mortgage. They do not make decisions for the lender, but gather information and prepare documentation to help facilitate the mortgage application process.

Market Research: Businesses that survey the public for opinion (i.e. polls). Interviews can be performed in person, over the phone, and through use of mail surveys. Public relations, product development consulting, marketing consultants and advertising consultants are not eligible under this class.

Medical Claims Processor: Claims processing for doctors, hospitals and other health organizations to assist with medical and dental insurance claims. Businesses cannot be able to access client funds.

Men's/boys Clothing: Includes clothing and accessories items for men. Creation and/or sales of toddler and infant clothing and accessories are ineligible.

Models: An individual that provides a person to pose for an artist or photographer. Models partake in fashion shows or at trade shows. Modeling agencies are ineligible.

Monogramming: Act of marking with a design composed of one or more letters, typically the initials of a name, used as an identifying mark. The monogram can be sewn onto fabric by hand or by machine or engraved onto metals. If done in conjunction with other crafts, show as secondary business.

Musical Instrument Sales & Repair: Businesses that sell musical instruments and related items. This class does not include music teachers.

Notaries: An individual legally empowered to witness and certify the validity of documents and to take affidavits, depositions, and protests of negotiable paper.

Office Supplies Vendor: Businesses that sell office materials such as pens, pencils, paper, folders, furniture, etc. Products are sold door to door or on premise.

Personal Fitness Trainer: Individuals who provide fitness counseling, also including nutrition counseling. Based on the client's needs, the personal fitness trainer will help the client try to achieve his/her goals of weight loss, increased strength, etc. Trainers who distribute health products, medicinal products or weight loss products would not be eligible.

Personal Image Consultants: Businesses that offer services to help enhance their client's image. The consultant offers advice regarding style and clothing choices. Consultants may accompany their clients on shopping outings.

Personalized books & gifts: Businesses that sell personalized books and novelty items. Examples include books, mugs, shirts, buttons, etc.

Pet Accessories: Businesses that sell pet accessories but do not manufacture them. Items can be personalized via engraving. This class does not include accessory items made for exotic or farm animals.

Pet Sitters - Home based business where the insured cares for clients' pets at the clients' homes, generally while the person is away. Pet sitters who care for any other kinds of animals are ineligible. Businesses that groom, board or provide services from the insured's residence are ineligible.

Photographer/Photography Studio – person who specializes in taking and arranging photographic images. May be in a studio or outdoors.

Picture Framing: This class involves enclosing items including photographs, paintings, prints, etc. in a structure to provide support.

Plant Care and Sales: Class of business that focuses on servicing homes and businesses' plants, including growing and selling of plants for indoors. Only watering of outdoor plants is permitted.

Product Demonstrator: Is a person who prepares and serves small amounts of food or demonstrates use of a product such as skin care lotion, etc. They do not create the product or guarantee it. Any medical, wellness or weight loss type products are ineligible for this class.

Professional Organizer: Professional organizers help to organize everything from paper flow to patient flow, from desktops to filing cabinets, from bookshelves to closets to computer files.

- 1) Space planning involves setting up and laying out a home or office so people can get the maximum and most efficient use of the space they have, taking into consideration such things as lighting, traffic patterns, noise and comfort needs;
- 2) Time management involves assisting clients to set goals, develop action steps, and define priorities, and schedule and delegate tasks and activities;
- 3) Paper management involves helping people know how to respond and what to do with incoming material and setting up filing and retrieval systems so people can find things when they need them;
- 4) Clutter control involves restoring a sense of order and preventing the further accumulation of clutter;
- 5) Closet/storage design involves designing and organizing closet and storage space. Health care consultants; management consultants; moving services; courier services, event planners, booking agents, travel agents,

cleaning services, and personal services that including running errands and shopping are not eligible under this class.

Professional Speakers: A person who is hired to provide a speech, lecture, motivate, entertain, inspire or just share their thoughts on various topics. This class does not allow management consultants, who typically are hired to review a business or business process and then make recommendations on change.

Publisher: A person who reviews, prepares and has material printed to sell through various distribution channels (wholesale, retail or direct). Can include associated functions of managing the book manufacturing process, warehousing and shipping materials.

Real Estate Agent: A real estate agent brings together buyers and sellers to produce the transfer of real property (land or buildings or both) under terms acceptable to both parties. Agents have a duty to their clients to understand every aspect of the transaction and to inform the buyer and seller of all material facts that may affect their rights to property. Property management, land brokers and tenant screening are not eligible under this class.

Resume writers: Work with their clients to develop and write their resumes and then organize the information into an attractive, professional looking document. The resume writer begins by interviewing a client about their background, skills, accomplishments, strengths, and weaknesses and how and to whom they want to present themselves. The writer then organizes the information into a concise and attractive format that highlights the client's most noteworthy accomplishments and skills. The resume writer may also provide additional assistance by writing a cover letter, designing letterhead so every accompanying document appears to be a matched set. Some may even mass mail resume materials to prospective employers. Recruiters are not eligible under this class.

Religious Goods: Sales and distribution of religious material.

Rubber Stamp: Businesses that make and/or sell rubber stamps and distribute them via catalogues, conventions, fairs and specialty stores.

Scrapbooking: A business that combines magazine and newspaper articles, photos, or other items into a book or album. The applicant may work independently or through a marketing enterprise to create hard copy or digital scrapbooks.

Secretarial Service: Services include: handling correspondence, filing, mailings and other clerical work.

Shoe Repair: Businesses that repair, dye, or upgrade shoes, either standard or orthopedic in nature. Can include repair of jackets, handbags, as well as luggage. May employ use of machinery and polishes.

Sign Painting: Applicants specialize in the job of painting signs, including doors and windows of shop fronts. Applicants who set up signs or do sign work on vehicles are ineligible.

Stationery: Consists of selling a variety of writing products such as notebooks, pens and pencils, envelopes, greeting cards, etc.

Stenciling: To mark with by using a sheet, of plastic or cardboard, in which a desired lettering or design has been cut so that ink or paint applied to the sheet will reproduce the pattern on the surface beneath

Tailoring, Alterations, Seamstresses: Tailors make, alter, and repair articles of clothing. A tailor will alter clothing so that it fits a person better. A seamstress makes a living by sewing. In addition to altering, zippers may be replaced or repaired, and buttons may be attached.

Tax Preparation: Service provided by an accountant or bookkeeper who specializes in preparing tax documents for individuals or businesses. Individuals must not have access to their client's funds.

Taxidermist: Businesses that prepare deceased animals so they appear as living, usually by treating, stuffing and mounting them.

Telephone Answering Service/Voicemail: The basic function of a telephone answering service is answering incoming calls on a client's line, taking messages, and subsequently relaying the messages to the client. This can be done electronically via voicemail or by having someone answer the phone. Beyond the basic function, other functions may be performed such as taking appointments, making wake-up calls or other reminder duties, and minor word processing functions for small businesses.

Toner Cartridge Refill: The business which practices refilling used ink/toner cartridges.

Transcribing (court reporting): Involves typing out from shorthand or an electronic recording medium a deposition or activity. Documents are produced as the final product.

Translator: An individual or business that interprets and explains words conveyed in an unfamiliar language to the client. May be relayed in written or verbal format.

Trophy Sales: Engraving and sales of trophies.

Upholsterer: Businesses that recondition couches, chairs, and other furniture. May include repair of fabric, cushions, springs, etc. that are no longer working or are in disrepair. Furniture refinishing, if not the primary service, is acceptable in this class.

Videotaping, Dubbing, Editing: Service by this business type includes making audio/video copies of the customers' tapes then editing components. Producers for movies, TV, etc. are not eligible.

Vinyl/Leather Repair: A business that repairs leather and vinyl items. May include refurbishing and maintenance.

Vinyl Lettering: Businesses that create signs using vinyl lettering. Sign set up is not eligible.

Website Designer: Individual who designs websites, including a homepage, for individuals or businesses. The designer works with the customer on the layout, style, colors, use of photographs and illustrations in order to create the pages to their specifications.

Word Processing: Consists of entering data using a word processor that produces typewritten documents by use of automated typewriters and electronic text-editing equipment.

Wedding & Party Planners: Businesses that help clientele determine what is needed to facilitate a party. Oversees coordination of photographers, DJs, catering, florists, etc. for an event. The planner cannot also be serving as a rental company or perform catering.

Writers/Authors: This business involves providing professional writing service, including production of books and articles. Grant and technical writers are eligible under this class if they do not receive and or distribute funds. Marketing consultants are not eligible under this class.

PART II - PERSONAL ARTICLE FLOATER

ELIGIBLE PROPERTY

The following items can be insured on the personal articles policy but require that they are scheduled –

- Personal Jewelry – a decoration or adornment that is made of precious metals and/or gemstones and can be worn by a person. Examples include rings, necklaces, watches, bracelets, charms, and earrings.
- Silverware - Silver-plated ware, goldware, gold-plated ware, pewterware, platinumware, platinum-plated ware; and flatware, hollowware, tea sets, trays and trophies made of or including silver, gold, platinum or pewter.
- Furs – property that contains or is principally made up of fur, which is used as a garment worn by a person.
- Stamp collections - include due, envelope, official, revenue, match, medical stamps, covers, locals, reprints, essays, proofs and other philatelic property. Additionally, books, pages and mountings used in conjunction with the collection are covered.
- Fine arts – paintings, pictures, statues, vases, rare dolls, tapestries, carpets, rare books, memorabilia, rare dolls, marble sculptures, drawings, etchings, lithographs, porcelains, and art glass windows. Bona fide works of art such as valuable rugs, antique furniture and silver, bric-a-brac and other bona fide works of rarity, historical value or artistic merit.
- Coin collections – includes coins and paper money, both rare and current, banknotes, tokens of money, coin albums, coin containers, and frames that protect the valuable coins.
- Musical instruments – musical instruments and equipment used in conjunction with musical instruments. This class includes but is not limited to pianos, organs, guitars, and equipment related to the aforementioned.
- Sports equipment, including guns – this class includes but is not limited to golf, hunting, fishing and bowling equipment, guns and other sports equipment and supplies. **Bicycles are NOT eligible under this program.**

COVERAGES & GUIDELINES:

The basic policy insures against all risks of loss or damage to the property scheduled, subject to certain exclusions. The policy form used is based on ISO's personal inland marine forms.

Item	Guideline
Insured Property	Owned by member residents of the household. Includes property scheduled and owned by named insured, spouse and other relatives that reside in the household. Exception: Additional Person Insured- Engagement, Wedding, or Guard Ring. Only these articles can be covered for an additional person who is not insured under this policy, if they are named on the declarations or elsewhere in the policy and the item is scheduled.
Location	Principal address is located in Florida and all scheduled items located in Florida.

Theft Protection	Principal address where property is located must have operating deadbolts on all external facing doors.
Central station alarm	Residences with a central station monitored alarm for fire and theft qualify for a 10% rate discount.
Fire Protection	Protection class 1-8 only.
Other requirements	Must have inforce homeowners, dwelling fire, condominium, or renter's policy.
Prior Loss History	No prior property losses in past three years, except weather or water related.
Insured background	No one in household with prior felony, including insurance fraud or arson. Applicant(s) must not have any foreclosure, lien, suit pending (liens pending) or bankruptcy in past seven years.
Occupancy	Insured premise must be occupied regularly. Any property vacant for one month or greater is ineligible.
Valuation Requirements	Dependent on value of item: <ul style="list-style-type: none"> • \$10,000 or Less – Recent photo and complete description of item • \$10,001 - \$24,999- Appraisal, no older than 2 years from effective date; prior declarations page, no older than 2 years showing schedule of items; or receipts if purchased in 2 last years • \$25,000 or greater - Appraisal, no older than 2 years from effective date; or receipts if purchased in 2 last years
Transfer or Re-Assignment of Policy	The policy cannot be assigned or transferred to another named insured.
Binding Authority	Only CIU has binding authority
Deductibles Available	\$0, \$1000, \$2500
Minimum Premium	\$200
Minimum Earned Provision	25%

****HIGHER LIMITS ARE AVAILABLE BY CONTACT COASTAL INSURANCE UNDERWRITERS ****

Maximum Policy Limit- with central station alarm (combination of all items scheduled)	\$250,000
Maximum Policy Limit without central station alarm	\$150,000
Jewelry – Single item	\$100,000 Personal Security Endorsement (Excluding Mysterious Disappearance), ASIC CIU PIM 005 12 13, applies to any single item valued over \$50,000 unless removed for an additional charge on an individual basis.
Maximum Jewelry Schedule (men’s jewelry cannot exceed 50% of limit if total jewelry amount is \$50,000 or more).	\$250,000 (subject to alarm requirements above)
Silverware – per item	\$5,000
Maximum Silverware Amount	\$50,000
Furs – per item	\$10,000 (excludes wind flood coverage. Wind coverage available for additional premium.)
Maximum Fur Schedule	\$50,000
Stamps – per stamp	\$2,500 (excludes wind flood coverage. Wind coverage available for additional premium.)
Maximum Stamps Schedule	\$25,000
Musical Instruments – per item	\$10,000 (excludes wind flood coverage. Wind coverage available for additional premium.)
Maximum Instruments Schedule	\$50,000
Fine Arts – per piece with breakage	\$25,000 (excludes wind flood coverage. Wind coverage available for additional premium.)
Fine Arts – per piece without breakage	\$25,000 (excludes wind flood coverage. Wind coverage available for additional premium.)
Maximum Fine Arts Schedule	\$50,000
Coins – per coin	\$10,000 (excludes wind flood coverage. Wind coverage available for additional premium.)
Maximum Coin Schedule	\$25,000
Sports Equipment, Guns –maximum per item	\$25,000 (excludes wind flood coverage. Wind coverage available for additional premium.)

Maximum Sports Equipment Schedule	\$50,000 (excludes wind flood coverage).
**HIGHER LIMITS ARE AVAILABLE BY CONTACT COASTAL INSURANCE UNDERWRITERS **	

CREDITS:

Homes with a central station alarm are eligible for a 10% discount and certain discounts are applied based on deductible selected. CIU has additional crediting authority for large risks – please contact an underwriter if you need additional credits to be competitive.

DEDUCTIBLES:

The standard deductible is \$0. However, you can select optional deductibles of either \$1,000 or \$2,500 for a credit.

OPTIONAL COVERAGES:

Coverage	Notes
Remove Personal Security Endorsement (ASIC CIU PIM 005)	Applies to the Jewelry portion of the premium only.
Add Wind Coverage for fine arts, furs, stamps, coin collections, musical instruments, sports equipment, misc. collectibles.	Applies to the fine arts, furs, stamps, coin collections, musical instruments, sports equipment, misc. collectibles portion of the premium only. If chosen, the wind exclusion will not apply. (**Wind coverage pricing already included in the rates above for jewelry and silverware)

PART III – OTHER PERSONAL LIABILITY FORMS

Liability coverage can be provided for 1-4 family dwellings that are owned in a personal name (or combination of personal names – e.g. husband and wife). These dwellings can either be owner or tenant occupied. Up to 4 dwellings may be listed on a single policy, if there are more than 4 dwellings to be insured multiple policies will need to be written. There is a minimum premium of \$100 and the policy is subject to a 25% earned premium provision.

Guidelines By Coverage Type	Maximum Coverage Limits	Deductible
<p>Personal Liability – Individually Owned Residences rented to others or owner occupied (1-4 Family)</p> <ul style="list-style-type: none"> • No prior personal liability losses greater than \$25,000 in the last five years. • Two or more liability losses in the past five years would be ineligible. • No trampolines. • No structures under renovation or builders risk. • Properties with pools/spas are eligible if pool is secured with fence or other barrier and no diving boards or waterslides are present. • No member of household has been convicted of a felony, including insurance fraud. • The applicant has not been cancelled, non renewed or refused coverage in past five years. • Excludes animal liability. • Maximum of 4 locations per policy • Property must be deeded in an individual(s) name • No vacant properties or model homes • Property must be used as a personal residence 	<p>\$300,000 Liability</p> <p>\$5,000 Medical Payment Expense Limit</p>	<p>\$0</p>

PART IV – Other Commercial Liability Coverage

Liability coverage can be provided for 1-4 family dwellings that are owned in a Trust, LLC, or Corporate name. These dwellings must be tenant occupied. Up to 4 dwellings may be listed on a single policy, if there are more than 4 dwellings to be insured multiple policies will need to be written. There is a minimum premium of \$100 and the policy is subject to a 25% earned premium provision.

Guidelines By Coverage Type	Maximum Coverage Limits	Deductible
<p>Personal Liability for Trust or LLC or Corporation Owned Residence (1- 4 Family)</p> <ul style="list-style-type: none"> • No prior personal liability losses greater than \$25,000 in the last five years. • Two or more liability losses in the past five years would be ineligible. • No trampolines. • Daycare operations are ineligible. • No structures under renovation or builders risk. • Properties with pools/spas are eligible if pool is secured with fence or other barrier and no diving boards or waterslides are present. • No member of household has been convicted of a felony, including insurance fraud. • The applicant has not been cancelled, non renewed or refused coverage in past five years. • Excludes animal liability. • Maximum of 4 locations per policy • Property must be deeded in the name of a corporation, estate or LLC and rented to others. • No vacant properties or model homes • Property must be used as a personal residence 	<p>\$1,000,000/ \$2,000,000 Liability</p> <p>\$5,000 Medical Payment Expense Limit</p>	<p>\$0</p>
<p>Vacant Land</p> <ul style="list-style-type: none"> • No structures on the parcel of land other than fencing • No contemplated construction or development within the policy term • No prior personal liability losses greater than \$25,000 in the last five years. • Two or more liability losses in the past five years would be ineligible. • No member of household has been convicted of a felony, including insurance fraud. • The applicant has not been cancelled, non renewed or refused coverage in past five years. • Excludes animal liability. 	<p>\$1,000,000/ \$2,000,000 \$5,000 Medical Payment Expense Limit</p>	<p>\$0</p>

PART V – Excess Personal Liability

This coverage provides an additional \$200,000 or \$400,000 coverage on top of policies written through other carriers that include at least \$100,000 of liability. There is a minimum premium of \$100 and the policy is subject to a fully earned premium clause.

Guidelines By Coverage Type	Maximum Coverage Limits	Deductible
Excess Personal Liability <ul style="list-style-type: none">• No prior personal liability losses greater than \$25,000 in the last five years.• Two or more liability losses in the past five years would be ineligible.• Underlying coverage must include at least \$100,000 liability• No trampolines.• Properties with pools are eligible if pool is secured with fence or other barrier and no diving boards or waterslides are present.• No member of household has been convicted of a felony, including insurance fraud.• 100% fully earned premium, with exceptions.	\$200,000	Underlying limit (\$100,000 or higher)
	\$400,000	Underlying limit (\$100,000 or higher)

PART VI – LIMITED DOCK OWNERS LIABILITY

Liability coverage can be provided for boat docks. The docks can either be on a parcel of vacant land or they can be a single slip within a condominium/homeowners association. There is a minimum premium of \$100 and the policy is subject to a 25% earned premium provision.

Guidelines By Coverage Type	Maximum Coverage Limits	Deductible
Limited Dock Owners Liability <ul style="list-style-type: none"> • No structures on the parcel of land other than a dock • The dock is for personal use only • No prior personal liability losses greater than \$25,000 in the last five years. • Two or more liability losses in the past five years would be ineligible. • No member of household has been convicted of a felony, including insurance fraud. • The applicant has not been cancelled, non renewed or refused coverage in past five years. • Excludes animal liability • Excludes damage caused by the operation or use of handling of the boat lift (s) deeded to the insured • Excludes the rental of dock/ boat lift (s) deeded to the insured 	\$300,000 \$5,000 Medical Payment Expense Limit	\$0
	\$500,000 \$5,000 Medical Payment Expense Limit	\$0