

Underwriting Reference Guide

Admitted Homeowners - Florida



Coverage Options

Coverage A	Coverage B	Coverage C	Coverage D	Coverage E		
\$200K - \$1M	Up to 20% of Coverage A	Up to 75% of Coverage A	10% of Coverage A	\$100K - \$500K		
Available Deductibles						
AOP			Hurricane			
\$1,000, \$2,500, \$5,000			2%, 5%, 10%			
Optional Coverages						
Increased replacement on dwelling	Service Line Coverage	Home Systems Protection	Ordinance or Law	Loss Assessment	Limited Fungi, Wet/Dry Rot, or Bacteria	Dog Liability
Increased of to 20%	\$50,000 limit	\$50,000 limit	Increased up to 50%	Limit options of \$5K or \$10K	Limits of \$25K or \$50K available	Limit of \$50K
Other Available Limits						
Screen enclosure, Carport, and Solar Panel: \$5,000-\$75,000 (Available in \$1K increments)						

Package Endorsement Options

Coverage	Security Plus	Security Plus Elite
Money	\$300	\$500
Counterfeit Money	\$2,500	\$5,000
Securities	\$1,500	\$2,000
Theft of Jewelry	\$2,500	\$5,000
Theft of Silver/Goldware	\$3,500	\$5,000
Business Prop. on Premises	\$3,500	\$10,000
Business Prop. of Premises	\$500	\$1,000
Motor Vehicle Electronics	\$2,500	\$5,000
Personal Computers	\$5,000	\$10,000
Credit Card	\$2,500	\$5,000
Loss Assessment	\$5,000	\$10,000
RCV Personal Property	50%	75%
Refrigerated Property	\$500	\$500
Lock Replacement	\$500	\$500
Water B/U & Sump Overflow	\$5,000	\$5,000
ID Theft	\$25,000	\$25,000
Service Line	Included	Included
Damage to property of others	\$1,000/occurrence	\$1,000/occurrence
Personal Injury	N/A	Up to Coverage E Limit

Applicant

- All lapses in coverage require a signed no loss statement
- Lapses 30+ days require UW approval and a 10% surcharge

The following are ineligible for coverage:

- Force placed
- 1+ non-weather claim in past three years
- Any fire or liability loss in past five years
- Properties titled to an LLC, partnership, corporation, or any other corporate entity
- Bankruptcy, foreclosure, or repossession within last five years
- Convicted of a felony or insurance fraud

Inspections

- Inspection Types:** Interior and exterior
- Homes 5+ years of age:** Exterior inspection required
- Interior inspections, if needed, will be scheduled in advance

Contact a Team Member



Billing 844-994-4601 **Underwriting** 844-788-0163
Claims 844-306-0752



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Claims claimsprocessing@msimga.com
Agency Support agencyservices@msimga.com



Underwriting Eligibility

Location

- **Protection Class:** 1- 8 eligible
- No distance to coast guidelines

The following are ineligible for coverage:

- Risks in Miami-Dade, Broward, Monroe, & Palm Beach Counties
- Dwellings located on 10 or more acres

Flood Zone

- Risks located in Flood Hazard Zone (A or V) must have proof of flood coverage or a signed flood rejection form

Liability

- **Prohibited Dogs:** Akitas, American Bull Dogs, Beaucerons, Caucasian Mountain Dogs, Chows, Doberman Pinschers, German Shepherds, Keeshonds, Pit Bulls, Presa Canarios, Rottweilers, Staffordshire Terriers, Mastiff, Wolf Hybrids or any other animal with a history of biting.

The following are ineligible for coverage:

- Livestock or saddle animals
- Business or commercial exposure⁺
- Trampolines, diving boards, and slides
- Risks with vicious or aggressive dogs or other animals

Construction

- Max year of construction is 2002
- Mixed (masonry/frame) can be rates MV when frame portion doesn't exceed 33.3%

The following are ineligible for coverage:

- Unconventional designs or construction, including geodesic domes, log cabins, and steel/metal construction
- Dwelling built on stilts, pilings, or with open foundations*
- Homes under renovation or construction

Footnotes:

*Open foundations (w/crawl space) are acceptable if enclosed with lattice or better

++Other requirements needed

+ Home office - no foot traffic is acceptable

^ Additional coverage for hurricane is available by endorsement

Discounts

- **Senior/Retiree:** Applicants 60+ or 55 and retired
- **Protective Device Credit:** Monitored fire and burglar alarm
- **Secure Community:** Gated, guarded, or single point of entry
- **Paperless:** \$10 savings
- **Wind Mitigation:** All 2002 FBC credits are automatically applied
- **Masonry Veneer/Hardiplank:** Credit can be applied when risk is frame construction and exterior is 100% stucco or hardiplank siding*

Pools & Other Structures⁺⁺

- Pool cages, solar panels, screened enclosures and carports must be accounted for within Cov. A[^]
- Pools or similar structures must be completely fenced, walled or screened. The fence or wall must be permanently installed and equipped with a minimum height of 4 feet and a self-latching gate.
- Attached pools should be included in the Cov. A limit. Pools are considered attached if either the pool/pool deck abuts the foundation of the home on any side, or the pool is attached to the dwelling by an enclosure.

Electrical, HVAC, Plumbing, & Roofing

- **Roof:**
 - Shingle and tile must be <10 years old
 - Metal <20 years old
- **Water Heaters:** up to 15 years
- **Plumbing:** we will accept PEX plumbing

The following are ineligible for coverage:

- **Plumbing:** polybutylene and galvanized plumbing
- **Roof:** wood shake, rolled tar, aluminum, tin or corrugated metal
- **Electrical Panels:** Risks with Federal Pacific, Zinsco, Challenger, Stab-loc, & Sylvania panels require replacement
 - Risks with less than 100 amps - fuses/knob/tube wiring or risks with any electrical hazards

Make a Payment

Payment Address

MSI
P.O. Box 210788
Bedford, TX, 76095

Overnight Payment Address

MSI
9151 Blvd 26, Suite 325B
North Richland Hills, TX 76180

We'll automatically charge the payment method on file for any remaining plan installments until the policy is cancelled.