

Golden Leaf Protection Homeowners Program Underwriting Manual

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GOLDEN LEAF PROTECTION
HOMEOWNERS PROGRAM UNDERWRITING MANUAL

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GOLDEN LEAF PROTECTION HOMEOWNERS PROGRAM

GENERAL GUIDELINES

The Golden Leaf Protection Homeowners Program is Southern Oak’s homeowner program which provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the guidelines and classifications governing the writing of the Golden Leaf Protection Homeowners Program. The guidelines, rates, forms and endorsements for each coverage of Southern Oak shall govern in all cases specifically provided for in this Manual.

All guidelines in this manual apply to new business and renewal policies unless otherwise specified.

100. POLICY FORMS

Southern Oak provides the following base policy forms:

- A. Homeowners Three (HO-3) Special Form – SGP HO 03
- B. Homeowners Four (HO-4) Contents Broad Form – SGP HO 04
- C. Homeowners Six (HO-6) Unit-Owners Form – SGP HO 06

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

- A. The limits of liability required under the Homeowners policy are as follows:

Coverage	HO-3	HO-4 or HO-6
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SECTION I - PROPERTY COVERAGES

A – Dwelling	Limit subject to Min/Max	Limit subject to Min/Max
B - Other Structures	10% of A	Not Applicable
C - Personal Property	50% of A	Limit subject to Min/Max
D - Loss of Use	10% of A	10% of C - (HO-4) 20% of C - (HO-6)

SECTION II - LIABILITY COVERAGES (All Forms)

E - Personal Liability	100,000 Minimum (Increase Option Avail.)
F - Medical Payments To Others	2,000 Minimum (Increase Option Avail.)

Unless otherwise stated, Coverage E limits apply on an “occurrence” basis; Coverage F limits on an “each person” basis.

- B. Form HO-3 – Under Coverage B of Section I, an additional amount of insurance may be written on specific structures in an amount not to exceed 70% of Coverage A.
- C. Form HO-3 – Under Coverage C of Section I, coverage may be endorsed for replacement cost coverage with a minimum coverage amount of 25% of Coverage A unless Coverage C is excluded.
- D. Form HO-6 – The limit of liability for Coverage A of Section I may be increased.

102. ELIGIBILITY

Note: All homeowner policy forms must be issued in the name of the individual owner/occupant. No Homeowners policy form may be issued in the name of a corporation, partnership or association.

A. Form HO 03 - A Homeowners Policy may be issued:

1. To the owner-occupant of a dwelling which is used exclusively for private residential purposes and contains not more than two (2) families; or
2. To the purchaser-occupant 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. When a 2-family dwelling (duplex) is occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner in the building and for premises liability by using Endorsement HO 04 41 - Additional Insured. A separate Homeowners Policy HO 00 04 may be issued to the co-owner occupying the other apartment in the dwelling.

B. Form HO 04 - A Tenant Homeowners Policy may be issued to:

1. The tenant (non-owner) of a dwelling or an apartment situated in any building; or
2. The owner-occupant of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under General Guideline 102.A. above, provided:
 - a. The residence premises occupied by the insured is used exclusively for residential purposes; and
 - b. Not occupied by more than one (1) additional family or more than two (2) boarders or roomers; and
 - c. This portion is designated by an apartment number or other positive identification.

C. Form HO 06 - A Unit Owners Homeowners Policy may be issued to:

1. The owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes; and
2. Is not occupied by more than one (1) additional family, or more than two (2) boarders or roomers.

103. SECONDARY RESIDENCE PREMISES

Homeowners coverage on a secondary residence premises shall be provided under a separate policy.

104. UNDERWRITING PRINCIPLES

A. Underwriting Philosophy - To assure continued financial stability and competitive rates, the agent and the underwriter must carefully select the risks Southern Oak writes. We expect the agent to have a good understanding of the risk factors and condition of the property. In general, the insured property must show pride of ownership exhibited by property in good repair. Additionally, the risk must be properly insured to value, have an acceptable loss history, have updated utilities, be well maintained and reflect excellent housekeeping, have a roof in good repair and must meet all the requirements outlined in the manual.

Each application will be considered on its individual merits.

- B. Application – The agent is Southern Oak’s front line underwriter. As such, a fully completed application is essential to evaluate the risk and to identify special coverage needs. The applicant and agent’s signature is required.

Only approved Southern Oak applications shall be used as evidence of a binder. No other document shall be used to represent or confirm the initiation of coverage placement with Southern Oak.

All premium deposits shall be submitted with each application on a gross remittance basis. The agent must submit all required attachments, signed applications and corresponding monies to Southern Oak within 5 business days of binding or the effective date, whichever occurs later.

At no time shall the premium deposits be less than that which was paid by the insured, mortgagee or other payor.

No funds should be accepted on NON BOUND applications.

- C. Insurance to Value – Proper insurance to value is an essential part of the underwriting process. Insurance to value protects the policyholder, agent and company by providing the policyholder adequate coverage for losses, while generating adequate premium for the exposure. The need for adequate protection far outweighs the small premium saved by purchasing less than full replacement cost.

Southern Oak requires that building coverage be insured at 100% of replacement cost. The amount of coverage is to be determined based on replacement cost and not the market value.

Requests for insurance amounts greater than replacement cost estimates need careful review, particularly when the market value is substantially less than the limit requested. If the coverage amount requested is greater than 125% of the calculated replacement cost, the application must be submitted unbound with appropriate documentation justifying coverage request.

- D. Inspections

All new business is subject to an inspection to confirm replacement cost values, risk characteristics, wind mitigation features, condition of risk, insurability and/or general eligibility for coverage. The applicant must provide the name and phone number of the person responsible for securing access to both the interior and exterior of the dwelling, including arranging for permission to enter a gated/guarded community.

For renewal business, Southern Oak has the option to perform an annual inspection to verify correct insurance to value, confirm risk characteristics and wind mitigation features, and determine if there have been changes to exposures or increased hazards.

Southern Oak will pay the inspection fee unless enumerated elsewhere in this manual.

- E. Replacement Cost Evaluator

All residential Dwellings insured for replacement cost coverage must maintain and be insured at least to 100% and at the insured’s request up to 125% “insurance to value”. Insurance to value will be determined by utilizing the Marshall & Swift / Boeckh (“MSB”) Valuation System.

The Section I Coverage A Dwelling limit is based on “Insurance to Value.” Therefore, the Coverage A Dwelling limit may be adjusted annually at renewal for inflation as determined by the Marshall & Swift / Boeckh (“MSB”) Index.

The automatic increase in Coverage A does not apply to: (1) Condominium Unit Owners or (2) Tenant Named Insured policies.

F. Annual Coverage A Adjustments

The Coverage A dwelling limit may be adjusted at each renewal for inflation. For example, if the MSB Index increased by 3%, the Coverage A amount on a dwelling insured for \$100,000 will increase to \$103,000. Other Section I blanket limits will be adjusted proportionately.

If an adjustment is made to the Section I Coverage A Dwelling limit, it will be indicated on the renewal Declarations Page.

105. COVERAGE BASICS

A. Property

1. Homeowners – Provides replacement cost coverage on structures and actual cash value on personal property.
2. Tenants – Provides replacement cost coverage on improvements and betterments and actual cash value on personal property.
3. Condominium Unit Owners – Provides replacement cost coverage on additions and alterations that are not the responsibility of the condominium association and actual cash value on personal property.

Note: Replacement Cost Coverage on personal property may be purchased.

B. Liability, Including Medical Payments

1. Liability – Provides individual named insureds with combined single limits of \$100,000.
2. Medical Payments – Provides limits of \$2,000.

Note: Refer to rating section to determine if additional limits are available.

106. SPECIAL REQUIREMENTS

A. No Coverage For Home Day Care Business – HO 04 96

This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

107. BINDING AUTHORITY

Maximum and Minimum Binding Limits Summary - Coverage limits outside the ranges established below cannot be bound and must be referred to Southern Oak for review.

FORM / Cov.		HO-3	HO-4	HO-6
Cov A – Dwelling				
	Max	1,000,000	N/A	300,000
	Min	100,000	N/A	1,000 incl.
Cov B – Other Structures				
	Max	70% of Cov A	N/A	N/A
	Min	10% of Cov A Exclusion Available	N/A	N/A
Cov C – Contents				
	Max	75% of Cov A	150,000	300,000
	Min	25% of Cov A Exclusion Available	10,000	10,000
Cov D - Loss of Use				
		10% of Cov A	10% of Cov C	20% of Cov C
Cov E – Liability				
	Max	300,000	300,000	300,000
	Min	100,000	100,000	100,000
Cov F – Medical Payments				
	Max	5,000	5,000	5,000
	Min	2,000	2,000	2,000

108. HURRICANE OR TROPICAL STORM BINDING SUSPENSION

Due to weather conditions such as tropical storms or hurricanes Southern Oak Insurance management may restrict the binding of coverage for a period of time to reduce the liability associated with imminent weather conditions.

109. UNINSURABLE PROPERTIES / NEW AND RENEWAL

The following risks may not be insured with Southern Oak. DO NOT SUBMIT risks exhibiting any of the following characteristics:

A. Occupancy

1. Homes that are not owner occupied.
 Exceptions:
 - a. Condominium Policy with Unit-Owners Rental to Others.
 - b. Tenant Policy.
 - c. Seasonal or Secondary Residence qualifying under Guideline 225.
 - d. New homes in course of construction completed and occupied within 30 days of the effective date.
2. Homes with any business on premises or conducted from the premises, including a farm, ranch, orchard or grove.
 Exceptions:
 - a. Incidental Occupancy endorsement (HO 04 42) is attached.
 - b. Homes qualifying under Guideline 219. – Family Day Care in the Home.
3. Occupancy by three or more unrelated individuals.
4. Risks that are rented out more than one (1) time per policy period. This includes resort area condominiums or investment condominiums rented to others on a weekly or less basis.
5. Risks that are vacant or unoccupied.

B. Location

1. Properties in which the “Insured location”, including the residence premises, other structures, or grounds to be insured experienced a sinkhole loss or any other earth movement and the sinkhole loss payment or payments made by Southern Oak and/or any other insurer equals the policy limits for property damage provided under Coverage A; or
 Properties in which the “Insured Location,” including the residence premises, other structures, or

grounds to be insured has experienced a partial sinkhole loss or any other earth movement and the "Insured Location" has not been repaired in accordance with the engineering recommendations upon which any payment or earth movement repair recommendation was based.

Prior to submitting an application for coverage on such property, the applicant must select and retain, at his own expense, the services of a geotechnical engineer acceptable to Southern Oak. Any application for coverage on such property must be accompanied by an inspection and certification report, prescribed by Southern Oak, from a geotechnical engineer acceptable to Southern Oak.

2. Risks located in protection class 10.

Exceptions: Homes qualifying for the Approved Subdivision Guideline.

3. Risks built on landfills including landfills previously used for refuse.

4. Unacceptable adjacent exposures including commercial property located within 300 feet from the property line.

Exception: HO-6 and HO-4 policies that are not a one or two family dwelling.

5. Property constructed over water.

6. Properties not readily accessible year-round to fire department equipped with or having access to an adequate water supply.

C. Structure

1. Non-conventional construction, such as log kit homes, dome homes, self-constructed, or a home built in whole or in part by other than a licensed contractor.

2. Risks with a mobile home, trailer home, house trailer, or manufactured home as any structure on the insured premises.

3. Risks in disrepair or with existing damage, including outbuildings or other structures, or property that reflects hazardous conditions, for example: cracked sidewalks, debris, large limbs overhanging home, absence of stair railings.

4. Risks over 20 Years Old that do not comply with the following:

a. Roof Cover with:

- (1) Composite shingle roof no older than 20 years;
- (2) Clay or cement tile or metal roof no older than 30 years; or
- (3) Asbestos tiled roofs are not acceptable; and

b. Electrical – Home is serviced by a minimum 150 amp. circuit breaker box and has no presence of fuses, knob and tube, or cloth wiring, no Federal Pacific or Zinsco electric panels or Stab-Lok® circuit breakers; and

c. Plumbing has no presence of leaks or unrepaired damage and has no galvanized or polybutylene plumbing; and

d. Heating/air conditioning has no presence of leaks or deterioration, and is in good working order.

5. The foundation is other than a continuous masonry construction. Openings for crawl spaces are acceptable.

6. Risks with a wood-burning stove or portable space heater.

7. Risks with a solar system retrofitted installation on an existing residence, not including pools.

8. Market Value/Replacement Cost Ratio – Properties with Market Values less than 75% of the replacement cost, excluding the land values.

9. Risks with remodeling or renovation that will not be completed within 30 days of the policy's effective date.
10. Risks (HO-3) with Enhanced Insulation and Finishing Systems (EIFS) – Synthetic Stucco – used in whole or in part.

D. Excessive or Unusual Liability Exposure

1. Risks with attractive nuisance, for example, trampolines, skateboard ramps, empty pools, cars on blocks, abandoned cars, appliances or other debris in yard.
2. Risks with pools or hot tubs not completely fenced, walled or screened and/or have a diving board/slide. Fence or wall must be a permanent installation with a minimum height of four (4) feet and be constructed of materials that provide a reasonable barrier to entry.
3. Risks with vicious or exotic animals or any animals with a history of attack or biting. The following breeds of dogs are unacceptable: Akita, Alaskan Malamute, American Staffordshire Terrier, Bullmastiff, Chow Chow, Doberman Pinscher, German Shepherd, Great Dane, Pit Bull, Presa Canario, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, Any Wolf Hybrid and any mix of these breeds.
4. Risks with any livestock or saddle animal exposure, other than for personal use by insured or resident relative(s).

E. Applicant Qualifications / New Business Only

1. Risks with any prior losses, other than one Act of God loss, within the last 3 years prior to the requested effective date.
2. Risks with no proof of prior insurance without any lapse in coverage.

Note: Proof of prior insurance shall be in the form of a copy of a current or preceding term declaration page, offer of renewal from previous carrier, cancellation notice, notice of non-renewal or other acceptable documentation as determined by Southern Oak.

Exceptions:

- a. HO-4, prior insurance not required; 10% surcharge applies to HO-4 risks without proof of prior insurance. (Guideline 218.)
 - b. Not applicable to a new purchase 30 or less days old. Copy of external sales contract or closing statement is required.
3. Risks where any applicant has ever been convicted of a felony, unless the applicant is granted a restoration of civil rights by the Governor and the Board of Executive Clemency.
 4. Risks whose applicants (at least one if multiple named insureds) have not worked at the present job or occupation for 2 years, lived at the current or immediately previous address of 2 years or demonstrated job/life stability.
 5. Risks with three (3) or more mortgagees.
 6. Risks where any applicant has ever been involved in a first party personal lines lawsuit against an auto or homeowners insurance company.
 7. Condominium Unit-Owners where Coverage A has been increased as a substitute for a master policy or adequate coverage by the master policy (i.e. large deductible, wind/hail exclusion, etc.).
 8. Risks where any applicant is known to have made any material misrepresentation relating to insurance must be submitted to underwriting unbound. (See Rule 110.)

110. NON BINDING SUBMISSIONS

Risks that are deemed ineligible may be submitted NON-BOUND to Southern Oak Insurance Company for consideration.

The following guidelines must be followed for consideration.

- A. Risks must be submitted for review and approval prior to binding.

- B. Identify the underwriting guideline(s) and/or circumstance(s) that have not been met.
- C. Two properly angled photos providing front and rear views of the risk are required. One photo is also required of each outbuilding and pool.
- D. Complete a Replacement Cost Evaluator.

111. CONSTRUCTION DEFINITIONS

- A. Frame - exterior wall of wood or other combustible construction, including wood ironclad, stucco on wood or plaster on combustible supports. Aluminum, fiber cement or plastic siding over frame.
- B. Masonry Veneer - exterior walls of combustible construction veneered with brick or stone.
- C. 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 (disregarding floors resting directly on the ground).
- D. Superior Construction
 - 1. Non-Combustible — exterior walls, floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
 - 2. Masonry Non-Combustible — exterior walls constructed of masonry materials (as described in C. above) and floors and roof of metal or other noncombustible materials.
 - 3. Fire Resistive — exterior walls, floors and roof constructed of masonry or other fire resistive materials.

Note: Mixed (Masonry/Frame) — a combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33- 1/3% of the total exterior wall area; otherwise class and code as masonry.

112. SINGLE BUILDING DEFINITIONS

- A. All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.
- B. Buildings which are separated by space shall be considered separate buildings, regardless of roof connections.
- C. Buildings or sections of buildings which are separated by:
 - 1. A six (6)-inch reinforced concrete or an eight (8)-inch masonry party wall; or
 - 2. A documented minimum two (2) hour non-combustible wall that has been laboratory tested for independent structural integrity under fire conditions; which pierces or rises to the underside of the roof and which pierces or extends to the inner side of the exterior wall shall be considered separate buildings. 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.

113. POLICY PERIOD

The policy may be written for a period of one year and may be extended for successive policy periods by an extension certificate based upon the premiums, forms and endorsements then in effect for Southern Oak.

114. CHANGES OR CANCELLATIONS

- A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

115. MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures.

- A. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- B. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

116. TRANSFER OR ASSIGNMENT

Transfer or assignments are not available. New applications are required.

117. WHOLE DOLLAR PREMIUM GUIDELINE

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by Southern Oak, the return premium will be carried to the next higher whole dollar.

118. MINIMUM PREMIUM AND WAIVER OF PREMIUM

- A. The minimum written policy premium applicable is as follows:
 - 1. HO-3 policy form is; 0.3% of the Coverage A amount in coastal territories and 0.2% of Coverage A in noncoastal territories or \$300 whichever is greater.
 - 2. HO-4 and HO-6 policy forms 0.3% of the Coverage C amount in coastal territories and 0.2% of Coverage C in non-coastal territories or \$200 whichever is greater.
 - 3. A coastal territory is defined as; all territories within Dade, Broward, Franklin, Monroe, and Palm Beach counties and all territories specified as coastal on the rate pages.
- B. Additional or return premiums of five dollars (\$5) or less shall be waived. Southern Oak shall grant any return premium due if requested by the insured.

119. PAYMENT PLAN OPTIONS

The Payment Plan applies to policy premium only. All policy fees are due at policy inception. The selected payment plan must be indicated on the application. All future renewals will be billed the same way unless otherwise instructed by the insured or agent.

- A. Full Pay
- B. Two Pay – 60% down and the remaining 40% due on the 180th day from policy effective date.
- C. Four Pay - 40% down with 3 equal installments due on the 90th, 180th and 270th days from the effective date.
- D. Eight Pay – 30% down with 7 equal installments due on the 60th, 90th, 120th, 150th, 180th, 210th and 240th days from the effective date.
- E. Installment Fees
There is a \$10 one time service fee and an installment fee of \$3 added to each installment.
- F. Southern Oak Insurance Company does not accept financing of premiums through Premium Finance companies.
- G. When payment by check or draft is returned because of insufficient funds to pay it, the Company may impose a charge if \$15.

ENDORSEMENT OPTIONS, SURCHARGES AND DISCOUNTS

200. ENDORSEMENT OPTIONS, SURCHARGES AND DISCOUNTS

The following is a list of endorsement options, policy surcharges and credits that may be applied to a policy based on risk characteristics and policyholder choices.

Topic	Guideline Number	Form Number
Additional Insured	201	HO 04 41
Additional Interest	202	HO 04 10
Additions and Alterations HO-6 only	217	SGP 17 32
Age of Home	214	Dec Page
Animal Liability	235	SGP HO 04 03
Back-up Sewer and Drains	213	SGP 04 95
Building Code Effectiveness Grading Schedule (BCEGS)	240	Dec Page
Citizens Property Insurance Corporation Emergency Assessment	208	Dec Page
Citizens Property Insurance Corporation Regular Assessment	207	Dec Page
Hurricane Coverage – Screened Enclosure	221	SGP 04 13
Deductibles	216	SGP 24
Earthquake Coverage	227	HO 04 54
Emergency Management Preparedness and Assistance Trust Fund	206	Dec Page
Family Day Care in the Home	219	HO 04 96
Flood Coverage	242	SOI GL FCE
Florida Hurricane Catastrophe Fund Recoupment	204	Dec Page
Florida Insurance Guaranty Association	205	Dec Page
Fungi, Wet or Dry Rot, Yeast, or Bacteria Coverage	236	SGP 03 33
Golf Cart – Physical Loss Coverage	226	SGP HO 05 28
Home Alert Credits	211	SGP 04 16
Identity Theft Expense Coverage	238	SGP 04 21
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Ordinance or Law Coverage	210	SGP HO 04 77
Other Structures – Increased/Decreased Limits / Rental to Others / Exclusion	224	HO 04 48 / HO 04 40 / SGP 04 24
Permitted Incidental Occupancies Residence Premises	228	HO 04 42
Personal Property – Increased / Reduced Limits/Exclusion	234	Dec Page/SGP HO 06 08/ SGP HO XC
Personal Property Scheduled	232	SGP HO 04 61
Replacement Cost Coverage – Personal Property (Coverage C)	215	SGP HO 04 90
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201. ADDITIONAL INSURED

Sections I and II (Co-Owner or Additional Insured). The interest of a co-owner or another additional insured with an interest only in the residence premises may be covered for no additional premium. Use Endorsement HO 04 41 – Additional Insured.

202. ADDITIONAL INTEREST

The interest of another party may be requested regarding Cancellation and Non-Renewal notification by listing on the application.

If we cancel or non-renew this policy, the parties named will be notified in writing. Use Endorsement HO 04 10 – Additional Interest.

203. SUPERIOR CONSTRUCTION

The premium credit for a dwelling or apartment unit is computed by multiplying the masonry BASE PREMIUM for a comparable dwelling or apartment unit by a factor of .13.

204. FLORIDA HURRICANCE CATASTROPHE FUND RECOUPMENT

Florida law allows an insurer to recoup premiums charged by the Florida Hurricane Catastrophe Fund. The insurer must adjust their rates to remove that portion of the rates attributable to catastrophe losses expected to be covered by the Florida Hurricane Catastrophe Fund. This charge is included in the base premiums and it is therefore not displayed separately on the Declarations Page.

205. FLORIDA INSURANCE GUARANTY ASSOCIATION

FIGA regular and emergency assessment surcharges apply on all Homeowners policies.

- A. Multiply the 2012 regular assessment recoupment factor .01% by the GRAND SUBTOTAL. The effective date of this factor is September 1, 2016. This recoupment charge will be in effect for a period of one year or until fully recouped, whichever comes first.
- B. Additional premium endorsements will be subject to the applicable surcharge increase while return premium endorsements will affect a decrease in the applicable surcharge.
- C. In the event of policy cancellation, return premiums on this surcharge shall be calculated on a pro rata basis.

Automatically added to the declarations page, if applicable.

206. EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND

A fully earned annual surcharge of two dollars (\$2) shall be imposed on every policy as required by Florida law.

Automatically added to the declarations page, if applicable.

207. CITIZENS PROPERTY INSURANCE CORPORATION REGULAR ASSESSMENT

Florida law provides that in the event Citizens Property Insurance Corporation levies a regular assessment on authorized insurers for a particular plan year, Southern Oak policyholders shall be subject to surcharges equal to the assessment charged to Southern Oak Insurance Company. Citizens may levy more than one assessment at a time.

Automatically added to the declarations page, if applicable.

208. CITIZENS PROPERTY INSURANCE CORPORATION EMERGENCY ASSESSMENT

Florida law provides that in the event Citizens Property Insurance Corporation levies an emergency assessment on authorized insurers for a particular plan year, Southern Oak policyholders shall be subject to surcharges equal to the assessment charged to Southern Oak Insurance Company. Citizens may levy more than one assessment at a time.

Automatically added to the declarations page, if applicable.

209. MANAGING GENERAL AGENCY FEE

On business written pursuant to the provisions of Section 626.7451, Florida Statute a \$25 policy fee will be charged to every policy on new and renewal business. This policy fee will be a component of the company's rate filing and it shall be fully earned. The policy fee is non-commissionable.

210. ORDINANCE OR LAW COVERAGE

- A. A limit of liability of 25% of the Coverage A policy limit is automatically included.
 - B. A limit of 50% of the Coverage "A" policy limit may be purchased.
 - C. For HO-3 policies, Multiply the BASE PREMIUM by the applicable factor below.
HO-3 .035
 - D. For HO-6 policies, Multiply the KEY PREMIUM by (.25 additional coverage x Number of \$000 of Coverage A) by the factor below.
HO-6 .0160
 - E. Attach SGP HO 04 77- Ordinance or Law Increased Limits. This endorsement is offered for all new policies and at renewal for existing policies. No mid-term endorsements are accepted.
-

211. HOME ALERT CREDITS

A. General

Certain burglar alarms, fire alarms and sprinkler systems in a dwelling will be recognized for a reduced premium. The amount of the credit is computed by multiplying the BASE PREMIUM by the appropriate factor shown below.

B. Burglar Alarm – Central Station Reporting

A credit factor applies to all professionally installed, functioning central station systems reporting alarm system.

A credit of .026 is applied.

C. Fire Alarm – Central Station Reporting

A credit factor applies to all professionally installed, functioning central station reporting fire alarm systems.

A credit of .035 is applied.

D. Automatic Sprinkler Systems

1. Class A: A credit factor applies to all functioning automatic sprinkler systems professionally installed in accordance with nationally accepted fire sprinkler design standards. The automatic sprinklers must be in all areas except that attics, bathrooms, closets and attached structure areas may be protected by fire detectors in lieu of sprinklers.

A credit of .035 is applied.

2. Class B: A credit factor applies to all functioning automatic sprinkler systems professionally installed in accordance with nationally accepted fire sprinkler design standards. The automatic sprinklers must be in all areas including attics, bathrooms, closets and attached structure areas.

A credit of .06 is applied.

E. Discount Limitations

The maximum credit factor granted for a central station reporting burglar alarm and central station reporting fire alarm is .043.

F. Required Documentation

For burglar and fire alarms, a legible copy of the certificate of installation that includes a current monitoring agreement or a current legible copy (not more than one (1) year old) of the monitoring subscription agreement.

For automatic fire sprinkler systems, a copy of the certificate of installation from a sprinkler contractor licensed per Florida Statute 633.021 is required. The sprinkler contractor must hold either a Class I, II or IV license and must certify that the installation substantially complies with National Fire Protection association (NFPA) sprinkler standard 13, 13D or 13R.

Alternatively, documentation that the building has been specifically rated by the I.S.O. will suffice.

G. Endorsements

Attach SGP 04 16 - Premises Alarm or Fire Protection System.

212. TOWNHOUSE OR ROWHOUSE (HO-3 ONLY)

The premium for an eligible 1 or 2 family dwelling in a townhouse or rowhouse structure is computed by multiplying the BASE PREMIUM by the appropriate factor below.

Total No. Of Individual Family Units Within The Fire Division	Protection Class 1-8	Protection Class 9 & Over
1 & 2	.00	.00
3 & 4	.09	.13
5 – 8	.22	.26
9 & Over	.35	.39

213. BACK-UP SEWER AND DRAINS

- A. The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. The limit of liability available under this option is \$5,000.
- B. A deductible of \$500 applies.
- C. Premium per policy - \$25
- D. Use Endorsement SGP 04 95 – Water Back Up and Sump Discharge or Overflow.

Back-Up Sewer and Drains coverage is not offered as a separate endorsement. The coverage is available as part of the Premium Packages (See Guideline 231.).

214. AGE OF HOME (HO-3 ONLY)

- A. Each policy will receive a discount or surcharge based on the age of the home. Please refer to the following tables to determine appropriate charge.
- B. Age of home verification is required for credit. Acceptable documents include: certification of occupancy, copy of property appraisal or any other document Southern Oak deems acceptable
- C. Percentage below is applied to the NON-WIND BASE PREMIUM.

Age of Home	Credit / Surcharge	Age of Home	Surcharge	Age of Home	Surcharge
0	-47.1%	13	5.8%	26	33.3%
1	-43.9%	14	7.9%	27	35.4%
2	-39.7%	15	10.0%	28	37.5%
3	-35.5%	16	12.1%	29	37.5%
4	-31.2%	17	14.2%	30	37.5%
5	-27.0%	18	16.3%	31	35.4%

6	-22.8%	19	18.5%	32	33.3%
7	-18.6%	20	20.6%	33	31.2%
8	-14.0%	21	22.7%	34	31.2%
9	-9.0%	22	24.8%	35	31.2%
10	-5.9%	23	26.9%	36	31.2%
11	0.0%	24	29.0%	37	31.2%
12	2.6%	25	31.2%	38+	31.2%

D. Total Renovation

Total renovation must include all new electrical, plumbing and heating/cooling systems, new roof and windows. The year in which the total renovation was begun will be used as the date of construction. However, the Company must receive documentation confirming renovations before any change in the date of construction is made by the Company. The Company also reserves the right to use a certified inspector to confirm completion to current codes.

215. REPLACEMENT COST COVERAGE – PERSONAL PROPERTY (COVERAGE C)

A. The premium to extend the limit of liability for Coverage C to include Replacement Cost Coverage is computed by multiplying the INITIAL BASE PREMIUM by the appropriate factor below.

HO-3 .15

HO-4 or HO-6 .35

B. When Replacement Cost Coverage is written on form HO-3, Coverage C must be written at least 25% of Coverage A.

Use Endorsement SGP HO 04 90 - Personal Property Replacement Cost.

216. DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all Section I perils.

A. Wind Coverage Included

Use Endorsement SGP 24 - Calendar Year Hurricane Deductible with Supplemental Reporting Requirement-FL. This endorsement explains the application of the hurricane deductible on an annual/single season basis.

1. Base Deductibles

\$1,000 All Other Perils Deductible

2% Hurricane Deductible (Minimum \$500)

2. Optional Deductibles

To compute the premium debit for lower deductibles, multiply the BASE PREMIUM by the applicable factor below.

	Deductible Option		
	\$500	\$1,000	\$500
A.O.P. Deductible	\$500	\$1,000	\$500
Hurricane Deductible	\$500	\$500	2%
HO-3 Cov. A			
\$100,000 to \$125,000	-	-	.095*
\$125,001 to \$200,000	-	-	.095*
Over \$200,000	-	-	.104*
HO-4 Cov. C			
\$10,000 to \$29,999	.15	-	.14
\$30,000 to \$49,999	.20	-	.14
\$50,000 to \$99,999	.25	-	.14
\$100,000 to 150,000	-	-	.14

HO-6 Cov. C			
\$10,000 to \$29,999	.15	-	.14
\$30,000 to \$49,999	.20	-	.14
\$50,000 to \$99,999	.25	-	.14
\$100,000 to \$300,000	-	-	.14

*We guarantee we will not nonrenew for reasons reducing hurricane loss for one renewal period. The hurricane deductible will not exceed 2%.

To compute the premium credit for higher deductibles, multiply the BASE PREMIUM by the factors listed below.

A.O.P. Deductible	\$2,500	\$5,000	\$500	\$1,000	\$2,500	\$5,000	\$500	\$1,000	\$2,500	\$5,000
Hurricane Deductible	2%	2%	5%	5%	5%	5%	10%	10%	10%	10%
HO-3 Cov. A										
\$100,000 to \$125,000	-	-	(.009)	(.08)	(.22)	-	(.03)	(.09)	(.25)	-
\$125,001 to \$200,000	(.14)	-	(.009)	(.08)	(.22)	-	(.03)	(.09)	(.25)	-
\$200,001 to \$250,000	(.08)	-	(.009)	(.03)	(.10)	-	(.02)	(.05)	(.15)	-
Over \$250,000	(.08)	(.16)	(.009)	(.03)	(.10)	(.18)	(.02)	(.05)	(.15)	(.23)
HO-4 Cov. C										
Up to \$100,000	-	-	-	-	-	-	-	-	-	-
HO-6 Cov. C										
\$100,001 to \$125,000	-	-	.05	(.10)	(.20)	-	(.12)	(.20)	(.28)	-
\$125,001 to \$300,000	(.15)	-	.05	(.10)	(.20)	-	(.12)	(.20)	(.28)	-

3. Hurricane Deductible Changes

Hurricane deductible options may only be amended effective at the normal policy renewal date. A policy may not be rewritten to circumvent this restriction.

B. Wind Coverage Excluded (X-Wind)

1. Base Deductibles

\$1,000 All Other Perils Deductible

2. Optional Deductibles

To compute the premium debit for a lower deductible or a higher deductible, multiply the BASE PREMIUM by the applicable factor below.

All Perils Deductible	Deductible Option		
	\$500	\$2,500	\$5,000
HO-3 Cov. A			
\$100,000 to \$125,000	.15	(.22)	-
\$125,001 to \$200,000	.15	(.22)	-
\$200,001 to \$250,000	.06	(.13)	-
Over \$250,000	.06	(.13)	(.23)
HO-4 Cov. C			
\$10,000 to \$150,000	.18	-	-
HO-6 Cov. C			
Up to \$99,999	.33	-	-
\$100,000 to \$300,000	.18	(.29)	-

217. FORM HO-6 COVERAGE A DWELLING (ADDITIONS AND ALTERATIONS) BASIC AND INCREASED LIMITS / SPECIAL COVERAGE

A. Basic Limits, Coverage A

The policy automatically provides a basic Coverage A limit of \$1,000 on a named peril basis. If increased limits are not desired, enter "\$1,000" under Coverage A - Dwelling on the Declarations pages.

B. Increased Limits, Coverage A

The Section I Perils Insured Against may be increased. The premium is developed based on the additional limit of insurance. The rate for each additional \$1,000 of insurance is developed by multiplying the HO-6 Key Factor for "Each Additional \$1,000" by the HO-6 Key Premium.

C. Special Coverage

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

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

Use Endorsement SGP 17 32 - Unit-Owners Coverage A - Special Coverage.

218. NO PRIOR INSURANCE SURCHARGE

All HO-4 applicants not providing proof of prior insurance shall be subject to a 10% surcharge. This surcharge will also be applicable if there has been a lapse in coverage which exceeds 30 days from the effective date of the Southern Oak policy.

This surcharge will remain in effect for one year from the policy effective date to which this surcharge applies. Any lapse, or short-term coverage, during the compliance period will cause the mandatory surcharge period to begin anew.

Proof of prior insurance shall be in the form of a copy of a current or preceding term declaration page, offer of renewal from previous carrier, cancellation notice, notice of non-renewal or other acceptable documentation as determined by Southern Oak.

Not applicable to HO-3 or HO-6 policies.

219. FAMILY DAY CARE IN THE HOME

A. Southern Oak provides coverage for Family Day Cares in the home as outlined below.

Use Form HO 04 96 – No Section II – Liability Coverages For Home Day Care Business – Limited Section I Property Coverages For Home Day Care Business.

B. Eligible for coverage, including Personal Liability Coverage:

1. Registered or Licensed: Family Day Care Homes registered in Florida or license in counties requiring licensure are eligible.
2. Registration or License not required: Family Day Care Homes not required by law to be registered and/or licensed are eligible.

C. Not Eligible for coverage:

1. A separate unattached dwelling or mobile home used for residential purposes which is located on the residence premises where a day care business is located
2. Home Day Care operations not registered where required by Florida law or not licensed in Counties that require licensure.
3. Any childcare operations not included within the provisions of this guideline.

D. Definition of a Family Day Care Home

1. Family Day Care in the Home is defined as an occupied residence in which childcare is regularly provided for children for more than one unrelated family and which receives a payment, fee, or grant for any of the children receiving care, whether or not operated for profit.
2. A Family Day Care Home shall be allowed to provide care for only one of the four following groups of children, which includes those children under 13 years of age who are related to the caregiver:
 - a. A maximum of 4 children from birth to 1 year old.

- b. A maximum of 3 children from birth to 1 year old and other children, for a maximum total of 6 children.
- c. A maximum of 6 preschool children if all are older than 1 year old.
- d. A maximum of 10 children if no more than five are preschool age and of those five, no more than 2 are under 1 year old.

Note 1: If Personal Liability Coverage is provided under Paragraph A., a copy of a Certificate of Insurance to Southern Oak from the insurer provided Commercial Liability on the Family Day Care Home at limits equal to or greater than Southern Oak's Personal Liability limits of liability is required.

Note 2: A copy of the Florida Department of Children & Family "Family Child Care Home Certificate of License" if required to be licensed by the State of Florida, or a copy of the Child Care License by the County, if required to be licensed by the County. (Only a copy of the Florida License or County License is required.)

To confirm registration and/or licensing requirements, contact the Florida Department of Children & Families for a current listing of counties.

220. LOSS ASSESSMENT COVERAGE

Residence Premises

The policy automatically includes \$1,000 of loss assessment coverage, excluding the peril of earthquake, for assessments relating to the residence premises. This limit may be increased if no association losses have occurred to which this coverage may apply.

Beginning 1/1/2009 all HO-6 policies will be issued with a minimum \$2,000 Loss Assessment Coverage per Section 718.111(g), Florida Statutes.

Attach Endorsement SGP 16 - Loss Assessment Coverage.

Refer to the Premium Table shown below for additional premium.

Territory	\$2,000		\$3,000	
	Limit/	Premium	Limit/	Premium
005		\$8		\$15
007, 031		7		14
030, 032, 033, 034		7		13
035, 361, 362		6		12
037		6		11
038		5		11
010, 181, 182, 183		5		10
042, 080, 081		5		9
041, 046, 047, 057, 062, 159, 531, 532, 533, 541,542, 551, 552, 553, 554, 555, 561,562, 581, 582, 583, 591,592, 594, 595, 596, 601, 602, 603-609, 701, 702, 711-715, 721-726, 731-737		4		9
039, 040, 043, 049, 050, 063, 064, 090, 192, 193, 292, 293, 392, 393, 492, 493, 511, 512, 593, 692, 693, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993		4		8

221. HURRICANE COVERAGE – SCREENED ENCLOSURE

The policy may be endorsed to provide coverage to screened enclosures against a loss resulting from the peril of windstorm during a hurricane as follows by multiplying the BASE CLASS PREMIUM X KEY FACTOR X HURRICANE PREMIUM PERCENTAGE by the factor indicated below:

Additional Limits	Factor
\$5,000	.024
\$10,000	.047
\$15,000	.071
\$20,000	.094
\$25,000	.118
\$30,000	.141
\$35,000	.165
\$40,000	.189
\$45,000	.212
\$50,000	.236

Attach SGP 04 13 – Hurricane Coverage – Screened Enclosure(s)

222. SECTION II - LIABILITY AND MEDICAL PAYMENTS, INCREASED LIMITS

Residence Premises

- A. The minimum limit of liability for Coverage E (Personal Liability) is \$100,000 CSL and for Coverage F (Medical Payments to Others) is \$2,000 per person. The premium for these limits is included in the BASE PREMIUM.
- B. The additional charge to increase Coverage E Liability is:

LIMIT	RATE
\$300,000	\$20
- C. The additional charge to increase Coverage F Liability is:

LIMIT	RATE
\$3,000	\$5
\$4,000	\$7
\$5,000	\$9
- D. Limits higher than \$300,000 Coverage E and \$5,000 Coverage F are not available.

223. WINDSTORM OR HAIL EXCLUSION

- A. The peril of Windstorm or Hail must be excluded if the property is in a Citizens Wind Only eligible area. Windstorm or Hail may NOT be excluded in areas not eligible for a Citizens “WIND ONLY” policy unless the insured has provided the necessary written statement(s) (insured and Mortgage and/or Lienholder) as required by 627.712 Florida Statutes. Use form SGP HO XW for the insured’s statement. The exclusion may only be added or removed effective at policy inception or at renewal.
Use Endorsement HO 04 89 - Windstorm or Hail Exclusion.
- B. When the peril of Windstorm or Hail is excluded from coverage under Section I of the policy, develop the BASE CLASS PREMIUM as follows:
 1. Determine the appropriate credit from the Windstorm or Hail Exclusion column of the Rating Table.
 2. Subtract this credit from the BASE CLASS PREMIUM.

224. OTHER STRUCTURES – INCREASED / DECREASED LIMITS / RENTED TO OTHERS/ EXCLUSION

A. When insurance is written on a specific structure on the residence premises for:

1. Increased Limits, or
2. Rented to others for residential purposes.

The rates per \$1,000 of insurance shown below shall apply separately to each structure.

B. Increased Limits - Up to 70% of Coverage A

1. If coverage is desired in excess of the 10% of Coverage A automatically provided on the policy, additional limits not to exceed 70% of Coverage A are available.
2. Rate per \$1,000 of additional insurance \$4
3. Use Endorsement HO 04 48 - Other Structures on the Residence Premises.

C. Rented to Others - Residence Premises

Use the sum of:

1. \$6 per \$1,000 of insurance, and
 2. A premium of \$38 for the increased Coverage E and Coverage F exposure.
- Use Endorsement HO 04 40 Structures Rented to Others - Residence Premises.

D. Decreased Limits - Coverage B Exclusion

1. The Coverage B limit of liability may be reduced to 5%, 2% or (excluded) 0% of Coverage A. Changes may only be effective on policy anniversary dates except with documentation of midterm changes in risk and prior underwriting approval.

Reduction to	With Wind Credit	X-Wind Credit
5%	.004	.001
2%	.013	.002
Exclusion	.034	.003

2. Multiply the ADJUSTED BASE CLASS PREMIUM by the appropriate factor.
3. To Exclude Other Structures, use form SGP 04 24 - Exclusion of Section I - Coverage B Other Structures.

225. SEASONAL OR SECONDARY RESIDENCE

A seasonal or secondary residence that is unoccupied by the owner more than three (3) consecutive months may be eligible for coverage if it has a central station fire and burglar alarm, and is not rented to others. A premium surcharge will be applied based on the following:

- A. Seasonal or secondary residence is located in a Secured Community or managed by a professional management firm that provides exterior maintenance and/or provides regularly scheduled inspection service. The additional premium is computed by multiplying the ALL OTHER PERILS AND WIND BASE PREMIUMS by 9%.
- B. Seasonal or secondary residence that is not located in a Secured Community or managed by a professional management firm but is overseen on a regular basis by a reputable neighbor, friend or relative living within 50 miles of the residence. The additional premium is computed by multiplying the ALL OTHER PERILS AND WIND BASE PREMIUMS by 17%.

Note 1: A copy of the fire and burglar alarm certificate and monitoring receipt must be submitted.

Note 2: A seasonal residence unoccupied more than three (3) consecutive months that does not meet the criteria of paragraphs A. or B. above, is unoccupied more than 9 consecutive months, or is rented to others is not eligible for homeowners program.

226. GOLF CART – PHYSICAL LOSS COVERAGE

- A. Coverage for golf cart physical damage coverage may be added to the policy at an additional charge of \$45 per golf cart. Provides Coverage C – Personal Property Coverage of \$ 5,000.
- B. Physical Damage Losses will be settled at actual cash value at the time of loss up to the above maximum.
- C. Attach SGP HO 05 28 – Owned Motorized Golf Cart Physical Loss Coverage.

227. EARTHQUAKE COVERAGE

- A. The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section I Coverages for the same limits provided in the policy.
- B. The deductible for this peril is 5% of the limit of liability for either Coverage A or C, whichever is greater, and is subject to a \$250 minimum. This deductible may not be changed. In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages A, B, and C.
- C. Develop the Earthquake premium as follows:
 - 1. Select the rate per \$1,000 in coverage for the appropriate Form/Construction combination from the following table. If exterior Masonry Veneer is covered, rate as Masonry; if not covered, rate as Frame.

Form/Construction	Rate per \$1000
HO-3/Frame	\$0.23
HO-3/Masonry	\$0.74
HO-3/Superior	\$0.31
HO-4 or HO-6/Frame	\$0.15
HO-4 or HO-6/Masonry	\$0.49
HO-4 or HO-6/Superior	\$0.15

- 2. Multiply the rate determined in step 1. by the sum of Coverage A, Coverage B, Coverage C, and any additional Section I coverages except Coverage D. Ordinance & Law coverage in the amount of 25% of Coverage A should be included.

The result is the Earthquake Premium.

Attach HO 04 54 - Earthquake.

228. PERMITTED INCIDENTAL OCCUPANCIES RESIDENCE PREMISES

- 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.

Use Endorsement HO 04 42 - Permitted Incidental Occupancies - Residential Premises, for Sections I and II Coverage.

- B. Permitted Incidental Occupancies

Examples of permitted incidental occupancies are offices, schools or studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

- C. If the permitted incidental occupancy is located in another structure, Coverage B does not apply to that structure. See E. below for rates for specific insurance on the structure.
- D. The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the Declarations.

E. Premium Calculation

1. Section I – Property

- a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
- b. If the permitted incidental occupancy is another structure, charge \$6 per \$1,000 of specific insurance on the structure.

2. Section II - Liability

The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises. Use Endorsement HO 04 42 - Permitted Incidental Occupancies - Residential Premises and charge a flat \$18 for the residence premises.

F. Limit of Coverage

For an Other Structure with incidental occupancy, the limit of coverage is 30% of Coverage A. If no Coverage A exists on the policy, the limit is 30% of Coverage C.

229. JEWELRY AND FURS

The base policy limit of \$1,500 may be increased as follows.

Additional Limits	Premium
\$1,500 per item / \$2,000 total limit	\$16
\$1,500 per item / \$3,000 total limit	\$32
\$1,500 per item / \$4,000 total limit	\$48
\$1,500 per item / \$5,000 total limit	\$64

Attach SGP HO 04 05 – Coverage C Increased Special Limits.

230. SILVERWARE

The base policy limit of \$2,500 may be increased up to \$10,000 in increments of \$500 at a cost of \$3.25 per \$500.

Attach SGP HO 04 05 – Coverage C Increased Special Limits.

231. INCREASED LIMITS – PREMIUM PACKAGES (HO-3 and HO-6)

- A. The Acorn and Canopy Premium Packages offer changes in coverage on a package basis as shown below. For the items listed below, the “Basic Limits” described in the policy are increased as shown.

Coverage	Basic Limits	Revised Basic Limits	
		Acorn \$52 (SGP HO 04 30)	Canopy \$99 (SGP HO 04 31)
a. Money	\$ 200	\$ 500	\$ 500
b. Credit Card/Forgery	\$ 500	\$1,000	\$1,000
c. Jewelry/ Furs No single item may exceed \$1,500	\$1,500	\$2,000	\$4,000
d. Water Back-Up Sewer	Excluded	\$5,000	\$5,000
e. Loss Assessment	\$1,000 (HO-3) \$2,000 (HO-6)	No Additional (\$1,000 included HO-3) No Additional (\$2,000 included HO-6)	\$3,000
f. Medical Payment	\$2,000	No Additional (\$2,000 included)	\$5,000

232. PERSONAL PROPERTY - SCHEDULED

A. Eligibility

1. Coverage for schedules of personal property items may be provided to cover property of an individual or spouses who reside together, members of the insured's family of the same household.
2. Ineligible property includes:
 - a. Personal property items used in a trade or business are not eligible for scheduled personal property coverage except where noted.
 - b. Property owned by or in the custody of dealers, or auctioneers, museums, art galleries, or art institutions.
 - c. Property on public display or as part of a trade and/or hobby show.

B. Underwriting Requirements

1. In order to qualify for this endorsement, the applicant cannot have any losses (excluding Acts of God) within the past 36 months.
2. Binding limits:
 - a. HO-3: Total schedule =25% of Coverage C or \$20,000, whichever is greater.
Single item of jewelry= \$10,000 Single item, other = \$5,000
 - b. HO-4/HO-6: Total schedule = 50% of Coverage C or \$10,000, whichever is less.
Single item = \$5,000
 - c. Any schedule exceeding the binding limit may be submitted non-bound for consideration if the residence has an active central station burglar alarm.
3. Personal Property Replacement Cost coverage must be maintained (FP HO 04 90).
4. Appraisal Requirements:

Type of Schedule	Value per item	New Business
Jewelry, Guns, Cameras, Musical instruments	\$1,000 to \$2,500 \$2,501 and higher	Bill Of Sale Appraisal in past 3 years. Certified gemologist must appraise items over \$7,500.
Fine Arts, Collectibles	\$1,000 to \$2,500 \$2,501 and higher	Bill Of Sale Appraisal in past 3 years.
Silverware	\$1,000 to \$2,500 \$2,501 and higher	Bill Of Sale Appraisal in past 3 years.
Furs	\$1,000 and higher	Bill Of Sale or Appraisal in past three years.

- a. Each item must be individually described, including manufacturer, model, and serial #, and valued.
- b. Appraisals must include the following on the appraisal company's letterhead: date of appraisal, jeweler completing the appraisal, detailed description, value and the signature of the appraiser.
- c. Items must be insured for 100% of appraised value.

C. Rates

1. Blanket coverage is available only where specified to cover related equipment and supplies. The amount requested is subject to the rates specified.

2. Minimum values of \$500 per item pair (jewelry), set (silverware), or grouping of collectibles (with detailed schedules).

Item	Property Information	Rate/ \$100	
Personal Jewelry Articles of personal adornment composed in whole or part of silver, gold, platinum, or other precious metals and alloys, whether or not containing pearls jewels, precious or semi-precious stones.	Broward, Dade, Palm Beach, Monroe	\$2.15	
	Alachua, Charlotte, Collier, Hillsborough, Indian River, Lee, Martin, Manatee, Orange, Pinellas, Polk, Sarasota, St. Lucie, Volusia	\$2.00	
	Remainder of State	\$1.75	
Bicycles	All types of bicycles except motor bicycles or any other motor powered conveyances or vehicles of any kind.	\$9.35	
Cameras & Projection Equipment	Home Video Cameras, VCRs, Portable sound and Recording devices, binoculars, telescopes and microscopes. Blanket coverage up to a maximum of \$1,000 may be purchased to cover films, tapes, and articles of equipment.	Personal	\$1.75
		Professional	\$2.75
Collectibles	Includes Die Cast Cars, Sports Memorabilia, Shells, Medals and War Memorabilia, Comic Books, Magazines, Dolls, Model Trains, Sports Cards, Animal Mounts, and autographed collectibles.	\$3.00	
Fine Arts and Antiques - Private Collections	Paintings, Etchings, Pictures, Tapestries, Art Glass Windows and other bona fide works of art of rarity, historical value, or artistic merit.	No Breakage	\$0.75
		Breakage (For covered perils)	\$1.25
Furs	Includes imitation furs and fur rugs and garments trimmed with fur or consisting principally of fur. Ensembles such as coat, muff, and hat may be scheduled as a single item.	\$0.40	
Golf Equipment	Individually owned clubs, golf clothing, and golf equipment. Blanket coverage to a max. of \$1,000 may be purchased to cover unscheduled articles of equipment.	\$1.40	
Guns	Blanket coverage up to a max. of \$1,000 may be purchased to cover unscheduled articles of equipment and supplies.	Collectable	\$1.00
		Fired	\$1.60
Musical Instruments	Instruments, sheet music, and equipment. Blanket coverage up to a maximum of \$1,000 may be purchased to cover unscheduled sheet music and equipment.	Personal	\$0.60
		Professional	\$1.55
Other Sports Equipment	Other sports equipment not listed elsewhere and not excluded in the policy.	\$3.00	
Stamp and Coin Collections	There is no blanket coverage. Each stamp, coin or any pair, strip, block, series, sheet, cover, frame, card, or the like must be separately scheduled.	Stamps	\$0.50
		Coins	\$1.85
Silverware	Includes silver plate, gold ware, gold plate, and pewter ware. Excludes: pens, pencils, flasks, smoking implements, or accessories, or articles of personal adornment.	\$0.60	

Use Endorsement SGP HO 04 61 - Scheduled Personal Property

233. UNITS REGULARLY RENTED TO OTHERS

Note: Resort Area Condominiums or Investment Condominiums rented to others on a weekly or less basis are not eligible for this endorsement.

- A. Form HO-6 provides exclusions for Coverage C - Personal Property and Section II Liability when the residence premises is regularly rented or held for rental to others. The policy must be endorsed to eliminate these exclusions.
- B. The Coverage C minimum limit of liability may not be less than \$10,000.
- C. Premium:
Multiply the HO-6 Coverage C BASE PREMIUM (reflecting the credit or surcharge for optional deductibles) by a factor of .25.

Use Endorsement HO 17 33 - Unit-Owners Rental to Others.

234. PERSONAL PROPERTY - INCREASED / REDUCED LIMITS OR EXCLUSION (HO-3 ONLY)

A. Increased Limit

The limit of liability for Coverage C may be increased up to 75% of Coverage A.

Rate per \$1,000 of insurance: \$2

B. Reduction in Limit

The limit of liability for Coverage C may be reduced to an amount of not less than 25% of the limit for Coverage A.

Credit per \$1,000 of insurance: \$1

C. Exclusion of Personal Property

1. Personal property may be excluded from an HO 00 03. The insured must provide the necessary written statement (s) as required by 627.712 Florida Statutes. Use form SGP HO XC for the insureds statement. This exclusion may only be added or removed effective at policy inception or at renewal.

Multiply Property Subtotal A by 0.04 to determine the credit.

2. When this exclusion is selected the following guidelines do not apply:

- a. 215. Replacement Cost Coverage – Personal Property (Coverage C)
- b. 226. Golf Cart – Physical Loss Coverage
- c. 229. Jewelry and Furs
- d. 230. Silverware
- e. 232. Scheduled Personal Property
- f. 228. Permitted Incidental Occupancies Residence Premises
- g. 234. Personal Property - A. and B.

Use Endorsement SGP HO 06 08 - Personal Property Exclusion – Florida.

235. ANIMAL LIABILITY

Animal liability is excluded from the policy; however, it may be purchased for \$25. This endorsement provides a \$25,000 liability sub-limit and medical payments of \$2,000.

This endorsement may not be added for dangerous animals not intended for domestic habitation or breeds of dogs with vicious tendencies such as Akita, Alaskan Malamute, American Staffordshire Terrier, Bullmastiff, Chow Chow, Doberman Pinscher, German Shepherd, Great Dane, Pit Bull, Presa Canario, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, Any Wolf Hybrid and any mix of these breeds.

Additionally this endorsement is not intended for pets previously trained to attack or have a history of prior attacks.

Attach SGP HO 04 03 - Animal Liability.

236. FUNGI, WET OR DRY ROT, YEAST, OR BACTERIA COVERAGE

A. Section I – Property

1. Property Coverage Description And Application Of Limits Of Liability

a. Basic Limit

The policy provides up to \$10,000 of coverage to pay for loss to covered real or personal property, owned by an insured, which is damaged by fungi, wet or dry rot, yeast, or bacteria on the “residence premises”.

b. Increased Limits

The basic limit may be increased, subject to appropriate underwriting and inspection, to \$25,000 or \$50,000 on a per loss basis. These increased limits are available, provided the Coverage A limit of liability exceeds or is equal to the increased limit requested (If no

Coverage A, then Coverage C). These limits are offered for all new policies and at renewal for existing policies. No mid term endorsements are acceptable.

With respect to either increased limit option, \$50,000 is the most coverage that will be provided for the total of all losses which occur during the policy period regardless of the number of locations insured for Limited Fungi, Wet Or Dry Rot, Yeast, Or Bacteria Coverage or the number of claims made.

c. Endorsement

For increased limits, use Limited Fungi, Wet Or Dry Rot, Yeast, Or Bacteria Coverage For Section I - Property Coverages Endorsement - SGP 03 33. Enter the selected limit on the application or endorsement.

2. Premium Computation

a. Basic Limits

There is no premium adjustment.

b. Increased Limits

\$25,000 - \$45 policy charge

\$50,000 - \$72 policy charge

Refer to rating worksheet for rating steps.

B. Section II – Liability

1. Liability Coverage Description And Application Of Limits Of Liability

a. Basic Limit

The policy provides up to \$50,000 of coverage to pay for damages because of bodily injury or property damage involving the inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, yeast or bacteria. Additional limits are not available.

238. IDENTITY THEFT OR IDENTITY FRAUD EXPENSES COVERAGE

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 p to a limit of \$25,000 and may be purchased for \$25.

Use Endorsement SGP 04 21 – Identity Theft or Identity Fraud Expenses Coverage

239. FORM HO 00 03 SINKHOLE LOSS COVERAGE

A. Eligibility and Underwriting Procedures

The base policy covers Catastrophic Ground Cover Collapse as defined by Florida Statute 627.706. Sinkhole Loss Coverage is excluded in the base policy, but may be purchased for an additional premium, subject to prior underwriting approval

For purposes of eligibility to purchase Sinkhole Loss Coverage, indications of potential sinkhole activity or loss include:

- Cracks in the interior joint areas, windows and doors. These cracks could occur at the foundation of the floor moving up to where the ceiling meets the walls, corners of wall and/or doors OR occur above or below the windows.
- Cracks on exterior structure (e.g. stair step cracks in concrete block construction).
- Walls/ceilings and floors separating from one another.
- Slope in floor of structure.
- Cracking/buckling/unlevel concrete interior finished or slab floors.
- Significant cracks or unlevel exterior or interior concrete surfaces.
- Visually apparent dips or depressions in the ground.

To select the optional Sinkhole Loss Coverage, a Sinkhole Loss Coverage Endorsement Request (SGP SLC) form must be completed and submitted with an approved structural inspection of the dwelling for underwriting review. The inspection will document existing damage, evaluate the structural integrity of the dwelling, and verify that there is no current sinkhole activity.

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, which will be one half of the amount we have negotiated with the inspection service. We will pay the other half and both parties will receive a copy of the inspection. The inspection fee will not be refundable no matter how the underwriting decision is reached.

For renewals, sinkhole loss related coverage changes can only be made at renewal. Midterm changes are not allowed. Existing policies that do not have Sinkhole Loss Coverage and wish to add this coverage at renewal must submit a completed Sinkhole Loss Coverage Endorsement Request (SGP SLC) form along with an approved structural inspection to underwriting for review and approval as outlined above for new business.

D. Sinkhole Loss Coverage Premium Determination

The premium calculation to add sinkhole loss coverage is computed by multiplying the AOP portion of the BASE CLASS PREMIUM by the KEY FACTOR for the coverage limit and then multiplying the result by appropriate Sinkhole Loss Coverage factor found in the base rate tables. The AOP portion of the base class premium is calculated by multiplying the Base Class Premium by (1 – Wind Discount Factor).

E. Sinkhole Loss Deductible

A 10% sinkhole deductible will apply to the Sinkhole Loss Coverage Endorsement.

To compute the premium credit for the 10% sinkhole deductible, multiply the Sinkhole Loss Coverage endorsement premium by 0.10.

240. BUILDING CODE EFFECTIVENESS GRADING SCHEDULE (BCEGS)

Not applicable when the peril of Windstorm or Hail is excluded.

A. General

1. The Building Code Effectiveness Grading Schedule (BCEGS) 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 which cover the perils of Windstorm or Hail may be eligible for special rating treatment, subject to the criteria in the following paragraphs.
2. In some communities, two BCEGS grades may be assigned. One grade will apply to one and two family dwelling buildings and/or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein
3. The BCEGS grades for a community, and their effective dates, are provided in the Protection Class/BCEGS section of this Manual.
4. A Building Code Compliance rating factor does not apply when the peril of Windstorm or Hail is excluded from the policy.

B. Community Grading

1. The BCEGS grade applies to any building that has an original certificate of occupancy/completion dated in the year of the effective date of the community grading, or later.
2. If a community is re-graded, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the revised grading, or later.

3. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.
4. Communities that decline to participate in the BCEGS Program will be identified as not participating and will receive a premium surcharge, unless they qualify for Individual Grading. This surcharge will apply to any building that has an original certificate of occupancy dated in the year of the effective date of the community evaluation that indicates the community as not participating.

C. 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 one "1" for Windstorm/Hail upon certification by a Florida licensed architect or structural engineer, 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.

Any costs associated with this provision are to be paid by the insured.

Note: Submit Individual Property Certification - FP HO 04 04.

D. Ungraded and Non-Participating Risks

Buildings which do not qualify for Community or Individual Grading are classified as ungraded or non-participating risks. Do not classify as Grade "10".

E. Premium Computation

Homeowners – Community Grading

Compute the premium credit or debit as follows:

1. Multiply the BASE CLASS PREMIUM by the Windstorm Base Premium percentage to obtain the wind portion of the premium. Multiply the result by the appropriate factor shown in the applicable table.
2. Multiply the result above by the KEY FACTOR for the desired amount of insurance.
3. For any risk that is eligible for a premium credit under Guideline 241. Windstorm Mitigation Features, the combined credit factors from credits obtained from Guideline 240. Building Code Effectiveness Grading Schedule and Guideline 241. may not exceed 90%.

When the combined credit factors exceed 90%, subtract the total excess from the appropriate BCEG factor before its application in step 1. above.

BUILDING CODE COMPLIANCE FACTORS / HO-3

<u>Territory Group 1</u> 047							<u>Territory Group 5</u> 007, 032, 035, 040, 090, 192, 193, 292, 293, 392, 393, 492, 493, 593, 692, 693, 722, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993					
<u>Territory Group 2</u> 039							<u>Territory Group 6</u> 034, 037					
<u>Territory Group 3</u> 005, 041, 042, 046, 057, 062, 063, 064, 080, 159, 181, 182, 183, 531, 532, 533, 541, 542, 551, 552, 553, 554, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603, 604, 605, 606, 607, 608, 609, 701, 702, 711, 712, 713, 714, 715, 721, 723, 724, 725, 726, 731, 732, 733, 734, 735, 736, 737							<u>Territory Group 7</u> 033, 049, 081					
<u>Territory Group 4</u> 010, 030, 031, 038, 043, 050, 361, 362							<u>Territory Group 8</u> 511, 512					
GRADE Community Grade Code Individual Grade Code	1 (01) (11)	2 (02) (12)	3 (03) (13)	4 (04) (14)	5 (05) (15)	6 (06) (16)	7 (07) (17)	8 (08) (18)	9 (09) (19)	10 (10) (20)	Ungraded (99)	Non- Participating (98)
Territory Group	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit			Debit
1	.132	.132	.132	.076	.076	.076	.076	.019	.019	.00	.00	.019
2	.127	.127	.127	.076	.076	.076	.076	.026	.026	.00	.00	.019
3	.099	.099	.099	.058	.058	.058	.058	.022	.022	.00	.00	.019
4	.086	.086	.086	.050	.050	.050	.050	.020	.020	.00	.00	.019
5	.079	.079	.079	.047	.047	.047	.047	.017	.017	.00	.00	.019
6	.069	.069	.069	.038	.038	.038	.038	.013	.013	.00	.00	.019
7	.059	.059	.059	.038	.038	.038	.038	.020	.020	.00	.00	.019
8	.051	.051	.051	.035	.035	.035	.035	.017	.017	.00	.00	.019

BUILDING CODE COMPLIANCE FACTORS / HO-4

<u>Territory Group 1</u> 041							<u>Territory Group 5</u> 030, 007, 031, 033, 035					
<u>Territory Group 2</u> 039, 040, 049, 081							<u>Territory Group 6</u> 005, 034, 043, 361, 362					
<u>Territory Group 3</u> 046, 063, 064, 090, 192, 193, 292, 293, 392, 393, 492, 493, 511, 512, 593, 692, 693, 722, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993							<u>Territory Group 7</u> 032, 038					
<u>Territory Group 4</u> 010, 037, 042, 047, 050, 057, 062, 080, 159, 181, 182, 183, 531, 532, 533, 541, 542, 551, 552, 553, 554, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603, 604, 605, 606, 607, 608, 609, 701, 702, 711, 712, 713, 714, 715, 721, 723, 724, 725, 726, 731, 732, 733, 734, 735, 736, 737												
GRADE Community Grade Code Individual Grade Code	1 (01) (11)	2 (02) (12)	3 (03) (13)	4 (04) (14)	5 (05) (15)	6 (06) (16)	7 (07) (17)	8 (08) (18)	9 (09) (19)	10 (10) (20)	Ungraded (99)	Non- Participating (98)
Territory Group	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit			Debit
1	0.261	0.261	0.261	0.131	0.131	0.131	0.131	0.044	0.044	0.00	0.00	0.048
2	0.218	0.218	0.218	0.145	0.145	0.145	0.145	0.073	0.073	0.00	0.00	0.048
3	0.180	0.180	0.180	0.113	0.113	0.113	0.113	0.049	0.049	0.00	0.00	0.048
4	0.128	0.128	0.128	0.074	0.074	0.074	0.074	0.030	0.030	0.00	0.00	0.048
5	0.089	0.089	0.089	0.054	0.054	0.054	0.054	0.020	0.020	0.00	0.00	0.048
6	0.074	0.074	0.074	0.037	0.037	0.037	0.037	0.017	0.017	0.00	0.00	0.048
7	0.056	0.056	0.056	0.038	0.038	0.038	0.038	0.019	0.019	0.00	0.00	0.048

BUILDING CODE COMPLIANCE FACTORS / HO-6

Territory Group 1 049, 081, 090, 192, 193, 292, 293, 392, 393, 492, 493, 593, 692, 693, 722, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993							Territory Group 6 032, 043, 057, 062, 064, 063, 159, 532, 533, 541, 542, 551, 552, 553, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603, 605, 606, 607, 608, 609, 701					
Territory Group 2 041, 050							Territory Group 7 005, 031, 038					
Territory Group 3 039, 511, 512, 531, 554, 604, 702, 711, 712, 713, 714, 715, 721, 723, 724, 725, 726, 731, 732, 733, 734, 735, 736, 737							Territory Group 8 034, 035, 037, 361, 362					
Territory Group 4 040, 046, 047							Territory Group 9 007, 030, 033					
Territory Group 5 010, 042, 080, 181, 182, 183												
GRADE Community Grade Code Individual Grade Code	1 (01)	2 (02)	3 (03)	4 (04)	5 (05)	6 (06)	7 (07)	8 (08)	9 (09)	10 (10)	Ungraded (99)	Non- Participating (98)
Territory Group	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit			Debit
1	0.461	0.461	0.461	0.246	0.246	0.246	0.246	0.123	0.123	0.00	0.00	0.031
2	0.325	0.325	0.325	0.181	0.181	0.181	0.181	0.081	0.081	0.00	0.00	0.031
3	0.224	0.224	0.224	0.125	0.125	0.125	0.125	0.044	0.044	0.00	0.00	0.031
4	0.182	0.182	0.182	0.100	0.100	0.100	0.100	0.039	0.039	0.00	0.00	0.031
5	0.150	0.150	0.150	0.087	0.087	0.087	0.087	0.029	0.029	0.00	0.00	0.031
6	0.137	0.137	0.137	0.082	0.082	0.082	0.082	0.027	0.027	0.00	0.00	0.031
7	0.095	0.095	0.095	0.049	0.049	0.049	0.049	0.017	0.017	0.00	0.00	0.031
8	0.077	0.077	0.077	0.041	0.041	0.041	0.041	0.017	0.017	0.00	0.00	0.031
9	0.059	0.059	0.059	0.036	0.036	0.036	0.036	0.014	0.014	0.00	0.00	0.031

241. WINDSTORM MITIGATION FEATURES

- A. For policies that cover the peril of Windstorm or Hail, a premium credit may be available if one or more of the following loss mitigation features or construction techniques exists:
1. Roof Covering;
 2. Roof Deck Attachment;
 3. Roof-Wall Connection;
 4. Opening Protection;
 5. Roof Shape; or
 6. Secondary Water Resistance

The credit recognition and description of the loss mitigation features listed above are outlined in the Loss Mitigation Credits Table contained in Guideline 403.

B. Proof of Compliance

Southern Oak requires proof to substantiate the existence of loss mitigation features displayed in the Loss Mitigation Credit tables, except roof shape that is verifiable via a photograph.

Southern Oak's Underwriting system will default loss mitigation features displayed in the Loss Mitigation Credit tables to values that return the least amount of credit. Proof to substantiate the existence of loss mitigation features will be required when values other than the defaults are selected, except roof shape that is verifiable via a photograph. Photographs of the entire roof may be submitted as proof of hip shape if the photographs can accurately verify the primary roof shape is hip with no other roof shapes greater than 10% of the total roof perimeter.

Mitigation affidavits/forms are available on Southern Oak's website to verify mitigation features and obtain additional premium credits. The insured is responsible for the expense associated with the use of these forms or any other costs for substantiating the existence of the mitigation features.

Exceptions to use of forms listed above:

- Year built on or after January 1, 2002: Structures built on or after January 1, 2002, are eligible for the minimum FBC 2001 credit by providing documentation that validates the year of construction. Acceptable documents include: certification of occupancy, copy of property appraisal or any other document Southern Oak deems acceptable. Additional credits may be obtained by completing a mitigation verification affidavit.
- Year built 2002 or later (Dade and Broward County ONLY): Type II and Type III structures built on or after January 1, 2002 in Dade or Broward County are eligible for Opening Protection Class A credit by providing documentation that validates the year of construction. Acceptable documents include certification of occupancy, copy of property appraisal or any other document Southern Oak deems acceptable.

C. Wind Design – 1 to 4 Units built on or after January 1, 2002.

FBC 2001 establishes base (e.g. minimum) Wind Design Speeds (WDS) for each FBC Wind Speed zone. When WDS of the structure (e.g. 1-4 unit buildings built on or after January 1, 2002) exceeds the basic speed design of the wind speed zone, certification is required for premium credit.

Note: For year built on or after January 1, 2002, Dade and Broward counties do not require WDS certification as county WDS develops maximum WDS premium credit. (SWR and opening protection still requires affidavit).

D. Premium Credit Computation

1. To compute the Windstorm Loss Mitigation credit amount, multiply the Base Class Premium by the Windstorm Discount Factor.
2. Multiply the result from Step 1. above by the loss mitigation factor from the appropriate Loss Mitigation Credits Table and then by the Key Factor for the desired amount of insurance.

E. Residential Classification Definitions:**1. Terrain Exposure Category Definitions**

Apply Exposure Category (terrain) definitions from the Florida Building Code as follows:

a. Exposure C (open terrain with scattered obstructions) applies to:

- (1) All locations in HVHZ (Miami-Dade and Broward Counties); including.
- (2) Barrier islands as defined per s. 161.55(5), Florida Statutes, as the land area from the seasonal high water line to a line 5,000 feet landward from the Coastal Construction Control line.
- (3) All other areas with 1,500 feet of the coastal construction control line, or within 1,500 feet of the mean high tide line, whichever is less.

b. Exposure B (urban, suburban, and wooded areas) practically applies to all other locations in Florida by virtue of the exposure definitions for other exposures.

2. Building Types (applies to 5+ units only)

- a. Type I – Buildings that are 3 stories or less.
- b. Type II – Buildings that are 4 to 6 stories.
- c. Type III – Buildings that are 7 stories or more.

3. Roof Coverings

a. For 1 to 4 unit buildings and 5+ unit – Type I buildings:

(1) FBC Equivalent – All roof coverings that meet the minimum requirement of the 2001 Florida Building Code or the 1994 South Florida Building Code (for the HVHZ only) and have a FBC or Miami-Dade product approval that is/was current at the time of installation.

(2) Non-FBC Equivalent – One or more roof coverings that do not meet the FBC Equivalent definition.

(3) Reinforced Concrete Roof Deck - A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

b. For 5+ unit – Type II and Type III buildings:

(1) Level B: To qualify, the roof cover must be one of the following accepted roof cover types:

- (a) Built-Up;
- (b) Modified Bitumen;
- (c) Sprayed Polyurethane foam;
- (d) Liquid membrane applied over concrete;
- (e) Asphalt roll roofing;
- (f) Wood shakes in good condition, attached with at least two mechanical fasteners;
- (g) Ballasted roof designed to meet the local wind speed requirements; or
- (h) Asphalt roof coverings installed in accordance ASTM D 3161 (modified for 110 mph) or Miami Dade County PA 107-95.

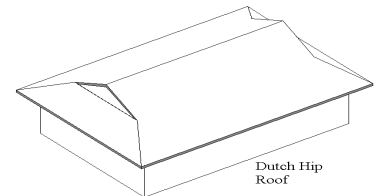
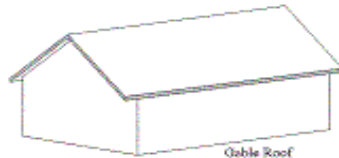
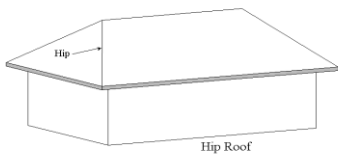
And meet the following conditions:

- (a) Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems)
- (b) Roof coverings on flat roofs must be 10 years old or less.
- (c) All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds.

(2) Level A: All roof cover types and configurations that do not meet FBC equivalent.

4. Roof Shape

- a. Hip - to the eaves line. To receive credit, the primary roof shape must be hip with no other roof shapes greater than 10% of the total roof perimeter.
- b. Gable – The portion of the roof above the eaves line of a double-sloped roof; the end section appears as an inverted V.
- c. Flat – A horizontal roof with a pitch less than 10 degrees.



5. Roof Deck Attachments

- a. For 1 to 4 unit buildings and 5+ unit – Type I buildings:
 - (1) Attachment A – Plywood/OSB roof sheathing attached to roof trusses/rafters by 6 penny nails (2" x 0.131" diameter) or greater which are properly spaced at a maximum of 6" along the edge and 12" in the field on 24" truss/rafter spacing.
OR
 - (2) Batten decking or Skipped decking (typically used on roof decks supporting wood shakes or wood shingles).
OR
 - (3) Any system of screws, nails, adhesives, other roof deck fastening systems or truss/rafter spacing that has an equivalent mean uplift resistance of 55 pounds per square foot or more as evidenced by laboratory uplift tests on full size sheets of plywood/OSB.
 - (4) Attachment B – Plywood/OSB roof sheathing with a minimum thickness of 1/2" attached to roof trusses/rafters by 8 penny (2.5" x 0.131" diameter) nails or greater which are properly spaced at a maximum of 6" along the edge and 12" in the field on 24" truss/rafter spacing.
OR
 - (5) Any system of screws, nails, adhesives, other roof deck fastening systems, or truss/rafter spacing that has an equivalent mean uplift resistance of 103 pounds per square foot or more as evidenced by laboratory uplift tests on full size sheets of plywood/OSB.
 - (6) Attachment C – Plywood/OSB roof sheathing with a minimum thickness of 1/2" attached to roof trusses/rafters by 8d nails (2.5" x 0.131" diameter) which are properly spaced at a maximum of 6" along the edge and 6" in the field on 24" truss/rafter spacing.
OR
 - (7) Dimensional Lumber or Tongue & Groove deck roof composed of 3/4" thick boards with nominal widths of 4" or more.
OR
 - (8) Any system of screws, nails, adhesives, other roof deck fastening systems, or truss/rafter spacing that has an equivalent mean uplift resistance of 182 pounds per square foot or more as evidenced by laboratory uplift tests on full size sheets of plywood/OSB.

b. For 5+ unit – Type II and Type III buildings:

(1) Attachment A (Wood or Other)

- (a) Roof deck composed of sheets of structural panels (plywood or OSB)
- (b) Architectural (non-structural) metal panels that require a solid decking to support weight and loads.
- (c) Other roof decks that do not meet Attachment levels B or C.

(2) Attachment B (Metal Deck)

Metal roof deck made of structural panels that span from joist to joist.

(3) Attachment C (Reinforced Concrete Roof Deck)

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

Note: If roof deck type is unknown, deck should be classified as Attachment A.

6. Secondary Water Resistance

a. For 1 to 4 unit buildings and 5+ unit – Type I buildings:

- (1) A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

OR

- (2) A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

b. For 5+ unit – Type II and Type III buildings:

(1) For Wood Decks:

- (a) A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

OR

- (b) A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

(2) For Metal Decks:

Roofing tar is applied to all connections where mechanical fasteners penetrate the metal deck.

(3) For Reinforced Concrete Roof Deck

Not applicable.

7. Roof-Wall Connection

- a. Toe-Nail – Rafter/truss anchored to top plate of wall using nails driven at an angle through the rafter/truss and attached to the top plate of the wall.

- b. Clips – Metal clips installed on each truss/rafter that attach to the side only of the truss/rafter member and to the wall frame. Metal clip should be free of severe corrosion, have a minimum of 3 nails into the truss/rafter and 3 nails into the wall.
- c. Single Wraps – Metal straps installed on each truss/rafter that wrap over the top of the truss/rafter and attach to the wall frame in one location. Metal strap should be free of severe corrosion, have a minimum of 3 nails into the truss/rafter and 3 nails into the wall.
- d. Double Wraps – Metal straps installed on each truss/rafter that wrap over the top of the truss/rafter and attach to the wall frame in two locations. Metal strap should be free of severe corrosion, have a minimum of 3 nails into the truss/rafter and 3 nails into the wall at each location.

8. Opening Protection

- a. Class A (Hurricane Impact) – All exterior wall and roof openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) or all glazed exterior openings must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of one of the following:
 - (1) SSTD12;
 - (2) ASTM E 1886 and ASTM E 1996(Missile Level C – 9 lb);
 - (3) Miami-Dade PA 201, 202, and 203; or
 - (4) Florida Building Code TAS 201, 202 and 203.
- b. 1 to 4 unit buildings only - Class B (Basic Impact) – All exterior wall and roof openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) or all glazed exterior openings must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of ASTM E 1886 and ASTM E 1996 (Missile Level B – 4.5 lb).
- d. None – All other cases, including unprotected glazed openings.

9. FBC Wind Speed

Design wind speed (3 second gust) for site location as determined by the wind speed map in Figure 1606 of the Florida Building Code. Southern Oak's underwriting system develops the FBC Wind Speed of the location of structure. Maps of county wind speed zones are found at www.southernoakins.com.

10. FBC Wind Design

Wind speed (3 sec gust) for which the structure is designed to withstand according to the FBC 2001.

FBC 2001 establishes basic (e.g. minimum) Wind Design Speeds (WDS) for each FBC Wind Speed zone. When WDS of the structure (e.g. 1-4 unit buildings built on or after January 1, 2002) exceeds the basic speed design, certification is required for premium credit. Use mitigation form MIT 4.

Note: Dade and Broward counties do not require certification as county WDS develops maximum WDS premium credit.

11. SBC Design Speed

For Type II and Type III multifamily buildings, the wind speed (3 sec gust) for which the structure is designed to withstand according to the Southern Building Code 1976 or 1988.

12. SBC Design Exposure

For Type II and Type III multifamily buildings, the exposure type (similar to FBC terrain) for which the structure is designed according to the Southern Building Code 1976 or 1988.

F. Loss Mitigation Credits Table for Multi-Peril

Select the appropriate loss mitigation factor from Guideline 403.

Note: For townhouse or rowhouse, use 1 to 4 unit tables regardless of number of units in the building.

242. FLOOD COVERAGE

The peril of flood is excluded in the base policy. For an additional premium, the policy may be endorsed to provide coverage for flood. Coverage is provided according to the terms and conditions of the Flood Coverage Endorsement SOI GL FCE. This endorsement is not available for any policyholder who is separately provided flood insurance through the National Flood Insurance Program or other insurance carrier. This endorsement does not increase the limit of liability for Coverage A. Flood Coverage has a separate deductible with the following options: \$500, \$1000, \$2500, \$5000, \$7500 and \$10000.

Limits of Coverage A – Building: \$100,000 to \$1,000,000

Limits of Coverage B – Contents: up to \$1,000,000

Ineligible risk locations included the following:

- homes located on barrier islands,
- homes within 2,500 feet of the Gulf coastline,
- homes within a 1,000 feet of the Atlantic coastline,
- homes located below the Base Flood Elevation
- homes with prior flood losses, or
- properties located in communities not participating in the NFIP or in the NFIP Emergency Program

Additional Premium:

Amount of Coverage A (Building)/\$100 x Rate per \$100 in table below x Deductible Factor x Elevation Credit

Amount of Coverage B (Contents)/\$100 x Rate per \$100 in table below x Deductible Factor x Elevation Credit

Flood Rate Schedule – Rates per \$100	Building (A)	Contents (C)
Flood Zones B, C, X		
Pre-FIRM B, C, X Flood Zones – Non-Preferred	\$0.370	\$0.620
Post-FIRM B, C, X Flood Zones – Non-Preferred	\$0.370	\$0.620
Preferred Rates:		
With Basement	\$0.1314	\$0.1314
Without Basement	\$0.1183	\$0.1183
Flood Zones A, D		
Pre-FIRM A Zones (All) and D Zones	\$0.680	\$1.120
Post-FIRM D Zones	\$0.510	\$0.550
Post-FIRM AE, A1-A30 (all except unnumbered A Zones, AO & AH)		
No Elevation Certificate Available	\$2.960	\$3.830
0 Elevation Difference	\$0.450	\$0.310
1 Elevation Difference	\$0.210	\$0.190
2 Elevation Difference	\$0.140	\$0.160
Post-FIRM AO & AH without Elevation Certificate	\$0.400	\$0.300
Post-FIRM AO & AH with Elevation Certificate	\$0.110	\$0.160
Post-FIRM Unnumbered A Zone		
No Elevation Certificate Available	\$2.030	\$1.220
Elevation Difference 0 to +1	\$0.420	\$0.330
Elevation Difference +2 or more	\$0.140	\$0.160
Elevated Risks may receive a 25% credit (.75 factor)		

Deductible Options and Factors:

\$500	\$1,000	\$2,500	\$5,000	\$7,500	\$10,000
1.09	1.00	0.97	0.92	0.87	0.82

243. WINDSTORM RISK FACTORS

1. Distance to Coast (see Rule 404 for description of Regions)

Distance-to-Coast	Southeast Coastal	Southeast Inland	Southwest Coastal	Southwest Inland	Northeast Coastal	Northeast Inland	Panhandle Coastal	Panhandle Inland	Inland
500 Feet or less	1.7516	-	1.3858	-	1.2783	-	1.3871	-	-
501 - 999 ft	1.4137	-	1.1281	-	1.0181	-	1.1672	-	-
1,000 - 1,499 ft	1.0000	-	1.0000	-	1.0000	-	1.0000	-	-
1,500 - 1,999 ft	0.8592	-	0.9066	-	0.9504	-	0.8232	-	-
2,000 - 2,499 ft	0.8044	-	0.8662	-	0.7593	-	0.8232	-	-
2,500 - 5,279 (1 Mile) ft	-	1.4697	-	1.2777	-	1.5143	-	1.7946	-
5,280 (1 Mi) - 15,839 (3 Mi)	-	1.1838	-	1.0869	-	1.2748	-	1.3058	-
15,840 (3 Mi) - 26,399 (5 Mi)	-	1.0000	-	1.0000	-	1.0000	-	1.0000	1.3976
26,400 (5 Mi)-52,799 (10 Mi)	-	0.9969	-	0.8661	-	0.8143	-	0.7907	1.2183
10 Miles or Greater	-	0.9969	-	0.8647	-	0.5968	-	0.5849	1.0000

2. Floor Area

Floor Area	Factor
0-1,499	1.1778
1,500-2,499	1.0000
2,500-4,999	0.7748
5,000-9,999	0.5108
10,000 and more	0.3282

3. Year Built

Year Built	Factor
Before 1995	2.4615
1995 - 2001	1.0000
2002 or Later	0.5756

4. Roof Year

Roof Year	Factor
0-5 years	0.8666
6-10 years	1.0000
11+ years	1.2495

5. Number of Stories

Number of Stories	Factor
1-Story	1.0000
2 or More Stories	1.1641

301. BASE PREMIUM COMPUTATION

- A. The BASE PREMIUM is developed by multiplying a Key Premium by a Key Factor and rounding to the nearest whole dollar (\$0.50 or more rounded to the next higher whole dollar.)
1. Form HO-3
 - a. From the Base Class Premium Table, select the HO 00 03 premium for the territory that applies. When the risk of Wind is excluded from the policy apply the windstorm exclusion credit to develop the Adjusted Base Class Premium.
 - b. From the Classification Tables, select the Form and Protection/Construction Classification Factors that apply.
 - c. Multiply the Base Class Premium (Adjusted) by the Form Factor (unrounded.)
 - d. Multiply the result by the Protection / Construction Classification Factor to arrive at the Key Premium (unrounded).
 - e. From the Key Factor Table, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, interpolate as illustrated in paragraph B. of this guideline.
 - f. Multiply the Key Premium from 1.d. by the Key Factor and round to the nearest whole dollar to arrive at the INITIAL BASE PREMIUM.
 - g. Determine Combined Wind Mitigation, BCEG and Wind Risk Factor Credit.
 - (1) Multiply (1-BCEG factor) and (1- wind mitigation factor). If product less than 0.10, use 0.10.
 - (2) Develop the Wind Risk Factor from the product of Distance to Coast factor * Year Built Factor * Roof Age Factor * Number of Stories factor * Floor Area factor. If factor is greater than 1.50, use 1.50. If factor is less than 0.25, use 0.25. Round to 4 places.
 - (3) Develop the Combined WLM/BCEG, WRF Factor by multiplying factor is (1) above by (2) above and subtracting 1.
 - (4) Develop the Combined WLM/BCEG, WRF Credit by multiplying Base Class Premium times Wind Discount Factor times Combined WLM/BCEG, WRF Factor times the Key Premium.
 - h. Add the Combined WLM/BCEG, WRF Credit developed in 1.g.4. above to the Initial Base Premium to arrive at the BASE PREMIUM.
 - i. For the age of home calculation, $NON-WIND\ BASE\ PREMIUM = INITIAL\ BASE\ PREMIUM \times (1 - \text{wind discount factor})$.
 2. Forms HO-4 & HO-6
 - a. From the Base Class Premium Table, select the HO 00 04 or HO 00 06 premium for the territory that applies. When the risk is located in a Citizens' "WIND ONLY" eligible area, apply the windstorm exclusion credit to develop the adjusted Base Class Premium.
 - b. From the Classification Tables, select the Protection / Construction Classification Factors that apply.
 - c. Multiply the Base Class Premium by the Protection / Construction Classification Factor to arrive at the Key Premium (unrounded).
 - d. From the Key Factor Table, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, determine the factor as illustrated in paragraph B. of this guideline.
 - e. Multiply the Key Premium from 2.c. by the Key Factor and round to the nearest whole dollar to arrive at the INITIAL BASE PREMIUM.
 - f. Sum the BCEG and wind mitigation credits from Guidelines 240. and 241. Limit the sum to 90% of the base class premium x wind discount factor x key factor. Subtract the limited sum from the INITIAL BASE PREMIUM to arrive at the BASE PREMIUM.
- B. Determination of Missing Key Factors
1. When the desired limit of liability is less than the highest limit shown, determine the Key Factors using the nearest limit above and below the desired limit.
 Example: \$203,000 desired limit; the nearest limits are \$200,000 and \$205,000.
 For \$200,000 the Key factor is 2.851; for \$205,000 the Key Factor is 2.919. Figure the difference between the Key Factors and divide by 5. This provides a factor per \$1,000.

$$\begin{array}{r} 2.919 \\ - 2.851 \\ \hline .068 \text{ divided by } 5 = .013 \end{array}$$

Multiply the factor per \$1,000 times 3, and add 2.851; the Key Factor for \$200,000.

$$\begin{array}{r} .013 \\ \times 3 \\ \hline .039 + 2.851 = 2.890 \end{array}$$

The result, 2.890, is the Key Factor for this example.

2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this manual.

C. Determination of Hurricane Premium

The Hurricane Premium is calculated by taking the factor located in the Base Rate Table labeled "Hurricane Premium Percentage" and multiplying by the Total Policy Premium including fees.

302. RESERVED FOR FUTURE USE

303. RESERVED FOR FUTURE USE

304. HO-3 SPECIAL FORM / FORM FACTOR / PROTECTION/CONSTRUCTION FACTORS / APPROVED SUBDIVISION GUIDELINE AND KEY FACTORS

(1) FORM FACTOR

HO-3 1.00

(2) PROTECTION / CONSTRUCTION FACTORS

Protection Class	Construction*	
	Frame	Masonry
1-6	1.18	1.00
7	1.65	1.06
8	1.65	1.06
9	1.88	1.29
10	2.35	1.29

Footnote:

* Masonry Veneer is rated as Masonry. Aluminum or Plastic Siding over Frame is rated as Frame.

Approved Subdivision Guideline

A dwelling located in a qualifying approved subdivision will receive the rating of a PC 5 if:

1. 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.
2. The subdivision contains at least 10 homes on lots of 5 acres or less.
3. The subdivision is within 5 miles travel distance of a responding fire department.
4. The house is located within 1,000 feet of a fire hydrant or the responding fire department is equipped to transport water or pump water from swimming pools or other sources within 1,000 feet of the home.
5. Prior approval of the subdivision has been obtained from the Company.

KEY FACTOR TABLE				
HO-3				
Cov. A Amount	Key Factor		Cov. A Amount	Key Factor
70,000	1.000		230,000	3.251
72,000	1.018		235,000	3.288
74,000	1.038		240,000	3.323
76,000	1.058		245,000	3.355
78,000	1.079		250,000	3.385
80,000	1.102		255,000	3.416
82,000	1.126		260,000	3.447
84,000	1.151		265,000	3.475
86,000	1.176		270,000	3.501
88,000	1.204		275,000	3.528
90,000	1.232		280,000	3.555
92,000	1.261		285,000	3.577
94,000	1.292		290,000	3.599
96,000	1.322		295,000	3.622
98,000	1.355		300,000	3.644
100,000	1.389			
105,000	1.476			
110,000	1.571			
115,000	1.667			
120,000	1.733			
125,000	1.805			
130,000	1.908			
135,000	1.948			
140,000	2.020			
145,000	2.095			
150,000	2.170			
155,000	2.245			
160,000	2.319			
165,000	2.390			
170,000	2.460			
175,000	2.531			
180,000	2.601			
185,000	2.675			
190,000	2.749			
195,000	2.823			
200,000	2.896			
205,000	2.965			
210,000	3.034			
215,000	3.103			
220,000	3.172			
225,000	3.212			
			Each Add'l \$1,000	0.0092

305. HO-3 RATES

HOMEOWNERS HO-3 RATES						
	Territory	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Loss Coverage
5	Monroe – remainder	2058.90	72.10%	73.20%	1507.11	0.01300
7	Monroe - Key West	2173.88	71.10%	74.40%	1617.37	0.01300
10	Martin – remainder	1252.98	67.40%	69.20%	867.06	0.01400
30	Dade - Miami Beach	2059.50	71.30%	72.50%	1493.14	0.01300
31	Dade – coastal	1997.05	68.80%	69.60%	1389.95	0.01300
32	Dade – Miami	1620.85	54.20%	55.70%	902.81	0.01300
33	Dade – Hialeah	1505.35	44.70%	47.60%	716.55	0.02300
34	Dade – remainder	1418.47	54.10%	55.30%	784.41	0.02100
35	Broward - Hlwd & Ft	1256.74	52.90%	54.00%	678.64	0.02100
37	Broward - remainder	1025.91	53.10%	55.20%	566.30	0.02400
38	Palm Beach - remainder	1140.37	59.80%	61.60%	702.47	0.02300
39	Duval – Jacksonville	285.06	18.80%	22.60%	64.42	0.01400
40	Duval – remainder	240.16	22.40%	27.10%	65.08	0.01600
41	Duval – coastal	368.99	35.60%	39.20%	144.64	0.01600
42	Pinellas – coastal	977.54	47.50%	53.30%	521.03	0.02500
43	Escambia - remainder	694.60	44.30%	47.20%	327.85	0.01300
46	Pinellas - St Petersburg	634.78	37.80%	45.00%	285.65	0.52200
47	Hillsborough -Tampa	559.55	28.20%	35.20%	196.96	0.65300
49	Orange – Orlando	355.88	19.60%	32.90%	117.08	0.08800
50	Polk	455.67	17.40%	27.10%	123.49	0.13500
57	Brevard – coastal	895.93	54.70%	58.50%	524.12	0.01600
62	Volusia – coastal	734.86	53.70%	57.80%	424.75	0.05000
63	Volusia – remainder	426.32	38.50%	43.90%	187.15	0.01500
64	Brevard – remainder	598.99	40.30%	45.90%	274.94	0.02600
80	Hillsborough - Excl.	494.46	30.70%	39.30%	194.32	0.55200
81	Pinellas – remainder	586.88	29.60%	36.90%	216.56	0.40600
90	Orange – remainder	345.17	20.00%	31.70%	109.42	0.09900
159	Hernando – coastal	711.19	53.80%	66.30%	471.52	0.55900
181	Indian River - coastal	1391.04	70.80%	72.00%	1001.55	0.01400
182	Martin – coastal	1451.12	69.70%	70.90%	1028.84	0.01400
183	St. Lucie – coastal	1361.02	71.30%	72.60%	988.10	0.01300
192	Alachua	233.95	19.80%	32.80%	76.74	0.37600
193	Calhoun	292.90	20.10%	31.40%	91.97	0.01600
292	Baker	267.94	19.80%	31.00%	83.06	0.04600
293	Columbia	284.38	19.90%	31.00%	88.16	0.04600
361	Broward – coastal	1628.80	68.30%	69.20%	1127.13	0.01300
362	Palm Beach - coastal	1774.55	71.90%	72.70%	1290.10	0.01300
392	Bradford	264.06	20.00%	31.30%	82.65	0.03800

HOMEOWNERS HO-3 RATES						
Territory		Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Loss Coverage
393	Gadsden	277.28	17.80%	27.40%	75.97	0.01600
492	Clay	243.13	19.60%	30.60%	74.40	0.01400
493	Hamilton	296.53	21.60%	33.90%	100.52	0.04600
511	Osceola	399.07	19.40%	35.90%	143.27	0.02900
512	Seminole	353.01	19.70%	36.60%	129.20	0.09900
531	Flagler - coastal	542.66	51.80%	55.80%	302.80	0.04100
532	Nassau - coastal	491.22	45.70%	48.70%	239.22	0.01300
533	St. Johns - coastal	421.15	47.40%	50.90%	214.37	0.04000
541	Collier - coastal	1018.75	56.70%	60.60%	617.36	0.01600
542	Lee – coastal	944.27	52.40%	56.10%	529.74	0.01600
551	Collier – remainder	886.70	57.30%	61.40%	544.43	0.02400
552	Glades	721.55	54.10%	57.80%	417.06	0.01300
553	Hendry	752.97	53.90%	57.50%	432.96	0.01300
554	Lee – remainder	654.48	42.50%	46.20%	302.37	0.02500
555	Okeechobee	711.82	54.20%	57.90%	412.14	0.01300
561	Indian River - remainder	887.73	56.30%	60.20%	534.41	0.01400
562	St. Lucie - remainder	916.26	55.40%	59.20%	542.43	0.02100
581	Charlotte – coastal	992.88	56.30%	60.10%	596.72	0.01400
582	Manatee – coastal	923.77	55.80%	59.70%	551.49	0.01600
583	Sarasota – coastal	886.55	54.30%	58.00%	514.20	0.01600
591	Citrus – coastal	526.11	50.90%	63.60%	334.61	0.55400
592	Dixie – coastal	525.39	53.70%	58.30%	306.30	0.06300
593	Holmes	305.72	19.60%	30.30%	92.63	0.01600
594	Levy – coastal	578.67	54.10%	58.80%	340.26	0.06300
595	Pasco – coastal	861.17	53.80%	67.10%	577.85	0.62200
596	Taylor – coastal	555.68	50.70%	54.10%	300.62	0.01300
601	Bay – coastal	911.43	49.70%	53.10%	483.97	0.01400
602	Escambia - coastal	975.31	43.10%	46.20%	450.59	0.01600
603	Franklin	696.01	42.80%	45.80%	318.77	0.01600
604	Gulf – coastal	839.59	50.80%	54.40%	456.74	0.01600
605	Jefferson - coastal	456.13	40.60%	43.30%	197.50	0.01300
606	Okaloosa - coastal	1088.49	53.90%	57.70%	628.06	0.01500
607	Santa Rosa – coastal	1012.10	54.70%	58.50%	592.08	0.01300
608	Wakulla – coastal	684.57	40.90%	43.70%	299.16	0.01300
609	Walton – coastal	857.80	47.50%	50.70%	434.90	0.01600
692	Lake	362.46	20.50%	36.20%	131.21	0.31000
693	Jackson	290.33	19.40%	29.80%	86.52	0.01600
701	Flagler - remainder	344.08	40.50%	44.20%	152.08	0.01400

HOMEOWNERS HO-3 RATES						
Territory		Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Loss Coverage
702	St. Johns - remainder	348.57	36.40%	39.60%	138.03	0.01400
711	Charlotte - remainder	682.44	43.00%	47.00%	320.75	0.01600
712	Desoto	572.63	41.40%	45.20%	258.83	0.01300
713	Hardee	550.10	39.90%	43.70%	240.39	0.01300
714	Highlands	520.58	39.50%	43.00%	223.85	0.01300
715	Sarasota - remainder	607.25	42.70%	46.50%	282.37	0.02600
721	Bay – remainder	569.26	39.70%	43.40%	247.06	0.01400
722	Gulf – remainder	508.30	38.80%	42.20%	214.50	0.01600
723	Okaloosa – remainder	621.48	41.20%	44.90%	279.04	0.01300
724	Santa Rosa – remainder	677.41	41.40%	45.10%	305.51	0.01300
725	Wakulla - remainder	472.53	43.00%	47.70%	225.40	0.05000
726	Walton - remainder	531.25	36.80%	40.20%	213.56	0.01400
731	Citrus – remainder	443.28	34.90%	46.50%	206.13	0.49500
732	Dixie – remainder	333.59	36.50%	40.50%	135.10	0.05800
733	Hernando – remainder	524.92	38.00%	49.70%	260.89	0.49700
734	Levy - remainder	382.75	43.70%	48.40%	185.25	0.05300
735	Manatee - remainder	547.33	41.90%	45.60%	249.58	0.01600
736	Pasco - remainder	654.27	42.70%	52.70%	344.80	0.41000
737	Taylor - remainder	396.61	40.40%	44.80%	177.68	0.04900
792	Marion	263.74	20.00%	34.30%	90.46	0.53100
793	Jefferson - remainder	306.35	20.40%	32.20%	98.64	0.04600
892	Nassau - remainder	294.94	18.60%	28.60%	84.35	0.01600
893	Lafayette	283.25	21.90%	33.90%	96.02	0.01600
921	Sumter	332.07	20.90%	37.00%	122.87	0.35100
922	Union	257.83	19.80%	31.00%	79.93	0.04200
923	Gilchrist	300.27	20.00%	31.10%	93.38	0.01600
931	Liberty	287.90	19.80%	30.60%	88.10	0.01600
932	Madison	248.33	19.70%	30.80%	76.49	0.04600
933	Suwannee	279.19	19.80%	30.70%	85.71	0.04300
934	Washington	343.07	20.00%	31.10%	106.69	0.01600
992	Putnam	231.54	19.80%	30.60%	70.85	0.01600
993	Leon	247.42	20.20%	31.40%	77.69	0.04300

END OF HO-3 RATES

SEE APPENDIX FOR COMPLETE TERRITORY DEFINITIONS

306. HO-4 CONTENTS BROAD FORM / PROTECTION/CONSTRUCTION FACTORS / APPROVED SUBDIVISION GUIDELINE AND KEY FACTORS

PROTECTION / CONSTRUCTION FACTORS

Protection Class	Construction*	
	Frame	Masonry
1-6	1.11	1.00
7	1.33	1.00
8	1.33	1.00
9	1.78	1.44
10	2.22	1.67

Footnote:

* Masonry Veneer is rated as Masonry. Aluminum or Plastic Siding over Frame is rated as Frame.

Approved Subdivision Guideline

A dwelling located in a qualifying approved subdivision will receive the rating of a PC 5 if:

1. 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.
2. The subdivision contains at least 10 homes on lots of 5 acres or less.
3. The subdivision is within 5 miles travel distance of a responding fire department.
4. The house is located within 1,000 feet of a fire hydrant or the responding fire department is equipped to transport water or pump water from swimming pools or other sources within 1,000 feet of the home.
5. Prior approval of the subdivision has been obtained from the Company.

KEY FACTOR TABLE HO-4				
Cov. C Amount	Key Factor		Cov. C Amount	Key Factor
\$6,000	0.367		\$55,000	1.996
7,000	0.401		56,000	2.025
8,000	0.435		57,000	2.055
9,000	0.475		58,000	2.084
10,000	0.525		59,000	2.114
11,000	0.576		60,000	2.143
12,000	0.633		61,000	2.179
13,000	0.684		62,000	2.211
14,000	0.734		63,000	2.247
15,000	0.791		64,000	2.278
16,000	0.831		65,000	2.315
17,000	0.870		66,000	2.346
18,000	0.915		67,000	2.378
19,000	0.955		68,000	2.414
20,000	1.000		69,000	2.445
21,000	1.029		70,000	2.482
22,000	1.057		71,000	2.514
23,000	1.086		72,000	2.550
24,000	1.114		73,000	2.582
25,000	1.143		74,000	2.614
26,000	1.172		75,000	2.650
27,000	1.200		76,000	2.681
28,000	1.229		77,000	2.717
29,000	1.257		78,000	2.749
30,000	1.286		79,000	2.785
31,000	1.314		80,000	2.817
32,000	1.341		81,000	2.853
33,000	1.369		82,000	2.885
34,000	1.396		83,000	2.916
35,000	1.424		84,000	2.952
36,000	1.452		85,000	2.984
37,000	1.479		86,000	3.020
38,000	1.507		87,000	3.052
39,000	1.534		88,000	3.088
40,000	1.562		89,000	3.119
41,000	1.591		90,000	3.151
42,000	1.619		91,000	3.182
43,000	1.648		92,000	3.215
44,000	1.676		93,000	3.246
45,000	1.705		94,000	3.278
46,000	1.734		95,000	3.310
47,000	1.762		96,000	3.341
48,000	1.791		97,000	3.373
49,000	1.819		98,000	3.404
50,000	1.848		99,000	3.436
51,000	1.878		100,000	3.467
52,000	1.907		Each Add'l \$1,000	0.040
53,000	1.937			
54,000	1.966			

307. HO-4 RATES

HOMEOWNERS HO-4 RATES					
Territory		Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
5	Monroe – remainder	231.83	69.70%	70.60%	163.67
7	Monroe - Key West	247.18	64.90%	65.00%	160.67
10	Martin – remainder	206.67	45.50%	46.10%	95.27
30	Dade - Miami Beach	249.96	76.70%	77.60%	193.97
31	Dade – coastal	268.52	80.90%	80.90%	217.23
32	Dade – Miami	251.47	64.20%	64.60%	162.45
33	Dade – Hialeah	224.40	62.40%	64.20%	144.06
34	Dade – remainder	229.07	45.70%	46.00%	105.37
35	Broward - Hlwd & Ft Laud	256.05	56.50%	56.50%	144.67
37	Broward – remainder	216.41	39.00%	39.20%	84.83
38	Palm Beach – remainder	229.49	49.60%	50.20%	115.20
39	Duval – Jacksonville	123.12	10.10%	11.50%	14.16
40	Duval – remainder	123.32	9.80%	11.00%	13.57
41	Duval – coastal	121.68	21.60%	22.10%	26.89
42	Pinellas – coastal	150.92	41.00%	42.90%	64.74
43	Escambia – remainder	135.53	48.20%	48.20%	65.33
46	Pinellas - St Petersburg	137.34	49.90%	50.00%	68.67
47	Hillsborough –Tampa	126.57	20.90%	22.10%	27.97
49	Orange – Orlando	105.92	12.80%	13.00%	13.77
50	Polk	128.46	20.00%	21.10%	27.11
57	Brevard – coastal	156.64	49.10%	50.30%	78.79
62	Volusia – coastal	131.72	49.40%	50.30%	66.26
63	Volusia – remainder	113.09	25.90%	27.50%	31.10
64	Brevard – remainder	127.63	25.80%	26.70%	34.08
80	Hillsborough - Excl. Tampa	121.85	28.00%	29.10%	35.46
81	Pinellas – remainder	120.05	27.90%	29.10%	34.93
90	Orange – remainder	107.93	12.40%	13.60%	14.68
159	Hernando – coastal	131.45	49.60%	50.80%	66.78
181	Indian River – coastal	230.81	57.50%	57.80%	133.41
182	Martin – coastal	210.28	57.50%	58.00%	121.96
183	St. Lucie – coastal	229.30	57.50%	57.60%	132.08
192	Alachua	104.10	12.50%	13.70%	14.26
193	Calhoun	117.60	12.20%	13.60%	15.99
292	Baker	114.07	12.20%	13.50%	15.40
293	Columbia	114.07	12.60%	13.50%	15.40
361	Broward – coastal	257.57	70.10%	70.70%	182.10
362	Palm Beach – coastal	263.42	70.20%	70.40%	185.45
392	Bradford	114.07	12.20%	13.50%	15.40

HOMEOWNERS HO-4 RATES					
Territory		Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
393	Gadsden	126.86	12.20%	13.10%	16.62
492	Clay	110.39	12.50%	13.70%	15.12
493	Hamilton	114.07	12.20%	13.50%	15.40
511	Osceola	118.42	11.90%	12.90%	15.28
512	Seminole	107.24	11.90%	11.90%	12.76
531	Flagler - coastal	130.64	49.50%	50.20%	65.58
532	Nassau - coastal	132.43	50.10%	51.60%	68.33
533	St. Johns - coastal	130.37	49.60%	50.20%	65.45
541	Collier - coastal	163.31	49.10%	49.50%	80.84
542	Lee - coastal	160.53	49.10%	50.00%	80.27
551	Collier - remainder	156.41	49.20%	49.70%	77.74
552	Glades	131.99	49.60%	50.50%	66.65
553	Hendry	145.75	49.40%	50.00%	72.88
554	Lee - remainder	138.72	36.70%	37.90%	52.57
555	Okeechobee	130.70	49.60%	50.30%	65.74
561	Indian River - remainder	173.19	49.20%	50.20%	86.94
562	St. Lucie - remainder	186.38	49.20%	50.30%	93.75
581	Charlotte - coastal	162.38	49.10%	50.00%	81.19
582	Manatee - coastal	178.15	49.10%	50.30%	89.61
583	Sarasota - coastal	159.75	49.60%	50.80%	81.15
591	Citrus - coastal	131.37	49.60%	50.80%	66.74
592	Dixie - coastal	131.82	49.80%	50.50%	66.57
593	Holmes	125.44	12.20%	12.70%	15.93
594	Levy - coastal	131.54	49.60%	50.50%	66.43
595	Pasco - coastal	164.93	49.60%	50.80%	83.78
596	Taylor - coastal	136.15	49.60%	50.50%	68.76
601	Bay - coastal	161.29	49.50%	50.40%	81.29
602	Escambia - coastal	165.14	49.30%	50.00%	82.57
603	Franklin	152.49	49.60%	50.40%	76.85
604	Gulf - coastal	193.47	49.60%	50.20%	97.12
605	Jefferson - coastal	131.82	49.60%	50.70%	66.83
606	Okaloosa - coastal	169.46	49.20%	50.00%	84.73
607	Santa Rosa - coastal	172.09	49.30%	50.20%	86.39
608	Wakulla - coastal	140.43	49.60%	50.40%	70.78
609	Walton - coastal	170.64	49.60%	50.40%	86.00
692	Lake	109.22	12.40%	13.50%	14.74
693	Jackson	121.88	12.20%	13.10%	15.97
701	Flagler - remainder	120.78	37.00%	37.80%	45.65

HOMEOWNERS HO-4 RATES					
Territory		Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
702	St. Johns - remainder	121.48	37.20%	38.20%	46.41
711	Charlotte - remainder	141.48	36.60%	37.60%	53.20
712	Desoto	121.53	36.90%	37.50%	45.57
713	Hardee	121.04	37.00%	38.00%	46.00
714	Highlands	121.30	37.00%	37.80%	45.85
715	Sarasota - remainder	139.88	38.00%	38.40%	53.71
721	Bay - remainder	133.41	38.10%	39.20%	52.30
722	Gulf - remainder	177.91	37.00%	37.40%	66.54
723	Okaloosa - remainder	147.65	38.00%	38.90%	57.44
724	Santa Rosa - remainder	162.35	37.00%	37.90%	61.53
725	Wakulla - remainder	130.72	37.00%	37.70%	49.28
726	Walton - remainder	129.52	37.00%	37.60%	48.70
731	Citrus - remainder	121.91	38.10%	39.20%	47.79
732	Dixie - remainder	120.80	37.00%	37.60%	45.42
733	Hernando - remainder	120.55	37.00%	38.10%	45.93
734	Levy - remainder	120.88	37.00%	37.70%	45.57
735	Manatee - remainder	132.05	38.00%	39.00%	51.50
736	Pasco - remainder	121.13	37.00%	37.80%	45.79
737	Taylor - remainder	127.91	37.00%	38.00%	48.61
792	Marion	104.33	12.70%	13.80%	14.40
793	Jefferson - remainder	128.27	12.20%	13.00%	16.68
892	Nassau - remainder	113.99	12.20%	13.30%	15.16
893	Lafayette	114.07	12.20%	13.50%	15.40
921	Sumter	116.29	12.70%	13.70%	15.93
922	Union	113.89	12.20%	13.50%	15.38
923	Gilchrist	111.95	12.20%	13.20%	14.78
931	Liberty	119.03	12.20%	13.50%	16.07
932	Madison	114.07	12.20%	13.50%	15.40
933	Suwannee	114.07	12.20%	13.50%	15.40
934	Washington	117.60	12.20%	13.60%	15.99
992	Putnam	113.35	12.80%	14.10%	15.98
993	Leon	104.48	12.80%	13.50%	14.10

END OF HO-4 RATES

SEE APPENDIX FOR COMPLETE TERRITORY DEFINITIONS

308. HO-6 UNIT-OWNERS FORM / PROTECTION/CONSTRUCTION FACTORS / APPROVED
SUBDIVISION GUIDELINE AND KEY FACTORS

PROTECTION / CONSTRUCTION FACTORS

Protection Class	Construction*	
	Frame	Masonry
1-6	1.11	1.00
7	1.33	1.00
8	1.33	1.00
9	1.78	1.44
10	2.22	1.67

Footnote:

* Masonry Veneer is rated as Masonry. Aluminum or Plastic Siding over Frame is rated as Frame.

Approved Subdivision Guideline

A dwelling located in a qualifying approved subdivision will receive the rating of a PC 5 if:

1. 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.
2. The subdivision contains at least 10 homes on lots of 5 acres or less.
3. The subdivision is within 5 miles travel distance of a responding fire department.
4. The house is located within 1,000 feet of a fire hydrant or the responding fire department is equipped to transport water or pump water from swimming pools or other sources within 1,000 feet of the home.
5. Prior approval of the subdivision has been obtained from the Company.

KEY FACTOR TABLE				
HO-6				
Cov. C Amount	Key Factor		Cov. C Amount	Key Factor
\$6,000	0.367		\$55,000	2.102
7,000	0.401		56,000	2.135
8,000	0.435		57,000	2.168
9,000	0.475		58,000	2.200
10,000	0.525		59,000	2.233
11,000	0.576		60,000	2.266
12,000	0.633		61,000	2.299
13,000	0.684		62,000	2.332
14,000	0.734		63,000	2.364
15,000	0.791		64,000	2.397
16,000	0.831		65,000	2.430
17,000	0.870		66,000	2.463
18,000	0.915		67,000	2.496
19,000	0.955		68,000	2.528
20,000	1.000		69,000	2.561
21,000	1.031		70,000	2.594
22,000	1.063		71,000	2.627
23,000	1.094		72,000	2.660
24,000	1.125		73,000	2.692
25,000	1.157		74,000	2.725
26,000	1.188		75,000	2.758
27,000	1.219		76,000	2.791
28,000	1.250		77,000	2.824
29,000	1.282		78,000	2.856
30,000	1.313		79,000	2.889
31,000	1.343		80,000	2.922
32,000	1.372		81,000	2.956
33,000	1.402		82,000	2.989
34,000	1.431		83,000	3.023
35,000	1.461		84,000	3.056
36,000	1.491		85,000	3.090
37,000	1.520		86,000	3.124
38,000	1.550		87,000	3.157
39,000	1.579		88,000	3.191
40,000	1.609		89,000	3.224
41,000	1.642		90,000	3.258
42,000	1.675		91,000	3.292
43,000	1.708		92,000	3.325
44,000	1.741		93,000	3.359
45,000	1.774		94,000	3.392
46,000	1.806		95,000	3.426
47,000	1.839		96,000	3.460
48,000	1.872		97,000	3.493
49,000	1.905		98,000	3.527
50,000	1.938		99,000	3.560
51,000	1.971		100,000	3.594
52,000	2.004		Each Add'l \$1,000	0.040
53,000	2.036			
54,000	2.069			

309. HO-6 RATES

HOMEOWNERS HO-6 RATES					
	Territory	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
5	Monroe - remainder	524.55	77.80%	79.70%	418.07
7	Monroe - Key West	471.89	54.50%	54.60%	257.65
10	Martin - remainder	286.29	63.10%	65.90%	188.67
30	Dade - Miami Beach	404.93	75.30%	81.70%	330.83
31	Dade - coastal	416.91	81.80%	84.00%	350.20
32	Dade - Miami	367.87	55.60%	60.20%	221.46
33	Dade - Hialeah	282.27	51.10%	51.60%	145.65
34	Dade - remainder	348.33	55.20%	59.10%	205.86
35	Broward - Hlwd & Ft Laud	375.88	62.20%	66.80%	251.09
37	Broward - remainder	334.56	51.10%	54.10%	181.00
38	Palm Beach - remainder	398.13	55.00%	58.70%	233.70
39	Duval - Jacksonville	107.35	5.40%	15.30%	16.42
40	Duval - remainder	103.76	5.40%	15.30%	15.88
41	Duval - coastal	131.30	20.20%	24.30%	31.91
42	Pinellas - coastal	195.84	45.20%	55.30%	108.30
43	Escambia - remainder	168.05	43.10%	56.30%	94.61
46	Pinellas - St Petersburg	176.56	38.90%	44.90%	79.28
47	Hillsborough -Tampa	127.09	25.50%	28.60%	36.35
49	Orange - Orlando	123.74	6.70%	7.90%	9.78
50	Polk	119.78	8.70%	11.40%	13.65
57	Brevard - coastal	215.59	63.60%	67.30%	145.09
62	Volusia - coastal	169.67	63.80%	67.20%	114.02
63	Volusia - remainder	122.18	38.00%	52.30%	63.90
64	Brevard - remainder	162.22	37.90%	52.20%	84.68
80	Hillsborough - Excl. Tampa	132.77	25.20%	30.40%	40.36
81	Pinellas - remainder	153.49	25.10%	30.20%	46.35
90	Orange - remainder	107.62	7.70%	11.10%	11.95
159	Hernando - coastal	168.19	63.70%	67.00%	112.69
181	Indian River - coastal	317.03	67.40%	71.10%	225.41
182	Martin - coastal	332.33	67.40%	71.30%	236.95
183	St. Lucie - coastal	333.95	67.40%	71.20%	237.77
192	Alachua	97.37	7.80%	10.70%	10.42
193	Calhoun	124.19	7.70%	11.10%	13.79
292	Baker	112.82	7.70%	10.70%	12.07
293	Columbia	103.54	7.80%	10.70%	11.08
361	Broward - coastal	452.18	78.10%	79.90%	361.29
362	Palm Beach - coastal	422.87	78.20%	80.00%	338.30
392	Bradford	104.57	7.70%	10.70%	11.19

HOMEOWNERS HO-6 RATES					
Territory		Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
393	Gadsden	104.21	7.70%	11.40%	11.88
492	Clay	101.94	7.80%	10.70%	10.91
493	Hamilton	113.15	7.70%	11.30%	12.79
511	Osceola	103.43	7.90%	12.50%	12.93
512	Seminole	121.94	7.90%	13.60%	16.58
531	Flagler - coastal	174.42	63.90%	67.30%	117.38
532	Nassau - coastal	165.15	64.30%	67.70%	111.81
533	St. Johns - coastal	157.78	63.90%	67.50%	106.50
541	Collier - coastal	265.77	63.60%	67.10%	178.33
542	Lee - coastal	233.79	63.60%	67.30%	157.34
551	Collier - remainder	223.98	63.70%	67.10%	150.29
552	Glades	154.57	63.70%	67.60%	104.49
553	Hendry	183.09	63.80%	67.50%	123.59
554	Lee - remainder	171.03	44.30%	47.80%	81.75
555	Okeechobee	161.95	63.70%	66.90%	108.34
561	Indian River - remainder	243.42	63.60%	66.90%	162.85
562	St. Lucie - remainder	237.00	63.60%	67.10%	159.03
581	Charlotte - coastal	237.58	63.60%	67.00%	159.18
582	Manatee - coastal	246.83	63.60%	67.30%	166.12
583	Sarasota - coastal	221.77	63.70%	67.30%	149.25
591	Citrus - coastal	175.13	63.90%	67.50%	118.21
592	Dixie - coastal	159.43	64.10%	67.10%	106.98
593	Holmes	104.58	7.70%	11.30%	11.82
594	Levy - coastal	154.58	64.00%	67.00%	103.57
595	Pasco - coastal	208.76	63.70%	67.30%	140.50
596	Taylor - coastal	151.16	63.70%	67.00%	101.28
601	Bay - coastal	211.87	63.80%	67.60%	143.22
602	Escambia - coastal	222.02	63.80%	67.40%	149.64
603	Franklin	188.16	64.00%	67.40%	126.82
604	Gulf - coastal	237.00	63.70%	67.20%	159.26
605	Jefferson - coastal	195.76	63.70%	67.00%	131.16
606	Okaloosa - coastal	212.45	63.70%	67.20%	142.77
607	Santa Rosa - coastal	220.26	63.70%	67.20%	148.01
608	Wakulla - coastal	150.51	63.70%	67.00%	100.84
609	Walton - coastal	195.62	63.70%	67.20%	131.46
692	Lake	106.17	7.70%	10.70%	11.36
693	Jackson	115.67	7.70%	11.20%	12.96
701	Flagler - remainder	130.86	44.50%	48.60%	63.60

HOMEOWNERS HO-6 RATES					
Territory		Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
702	St. Johns - remainder	126.40	44.70%	47.80%	60.42
711	Charlotte - remainder	174.05	44.20%	47.80%	83.20
712	Desoto	141.43	44.50%	48.10%	68.03
713	Hardee	136.81	44.50%	47.90%	65.53
714	Highlands	137.28	44.50%	47.90%	65.76
715	Sarasota - remainder	175.52	45.40%	49.00%	86.00
721	Bay - remainder	156.44	45.50%	49.00%	76.66
722	Gulf - remainder	197.62	44.50%	48.20%	95.25
723	Okaloosa - remainder	167.57	45.40%	48.80%	81.77
724	Santa Rosa - remainder	186.69	44.50%	48.00%	89.61
725	Wakulla - remainder	140.86	44.50%	48.10%	67.75
726	Walton - remainder	152.02	44.50%	48.00%	72.97
731	Citrus - remainder	120.34	45.60%	49.00%	58.97
732	Dixie - remainder	183.65	44.50%	48.10%	88.34
733	Hernando - remainder	125.45	44.50%	47.80%	59.97
734	Levy - remainder	167.57	44.50%	47.60%	79.76
735	Manatee - remainder	162.17	45.40%	49.00%	79.46
736	Pasco - remainder	146.04	44.50%	47.80%	69.81
737	Taylor - remainder	148.00	44.50%	48.10%	71.19
792	Marion	100.27	8.00%	11.60%	11.63
793	Jefferson - remainder	104.58	7.70%	11.00%	11.50
892	Nassau - remainder	106.22	7.70%	10.80%	11.47
893	Lafayette	104.57	7.70%	10.70%	11.19
921	Sumter	104.57	8.00%	10.80%	11.29
922	Union	103.72	7.70%	10.70%	11.10
923	Gilchrist	104.57	7.70%	10.80%	11.29
931	Liberty	104.57	7.70%	10.70%	11.19
932	Madison	104.57	7.70%	10.60%	11.08
933	Suwannee	104.57	7.70%	10.70%	11.19
934	Washington	109.69	7.70%	10.70%	11.74
992	Putnam	104.51	8.10%	11.50%	12.02
993	Leon	97.77	8.10%	11.50%	11.24

END OF HO-6 RATES

SEE APPENDIX FOR COMPLETE TERRITORY DEFINITIONS

400. APPENDIX

401. TERRITORY CODES

<u>County</u>	<u>Territory Code</u>	<u>County</u>	<u>Territory Code</u>	<u>County</u>	<u>Territory Code</u>
Alachua	192	Gilchrist	923	Okaloosa (44).....	723
Baker	292	Glades.....	552	Okeechobee	555
Bay (1).....	601	Gulf (23)	604	Orange (45).....	090
Bay (2).....	721	Gulf (24)	722	Orange, Orlando.....	049
Bradford.....	392	Hamilton	493	Osceola	511
Brevard (3).....	057	Hardee	713	Palm Beach (46).....	362
Brevard (4).....	064	Hendry.....	553	Palm Beach (47).....	038
Broward (5).....	361	Hernando (25)	159	Pasco (48).....	595
Broward (6).....	037	Hernando (26)	733	Pasco (49).....	736
Broward, Hollywood, & Ft. Lauderdale	035	Highlands	714	Pinellas (50)	042
Calhoun	193	Hillsborough (27)	080	Pinellas (51)	081
Charlotte (7).....	581	Hillsborough, Tampa.....	047	Pinellas, St. Petersburg	046
Charlotte (8).....	711	Holmes	593	Polk	050
Citrus (9).....	591	Indian River (28).....	181	Putnam.....	992
Citrus (10).....	731	Indian River (29).....	561	Santa Rosa (56)	607
Clay	492	Jackson	693	Santa Rosa (57)	724
Collier (11).....	541	Jefferson (30)	605	Sarasota (58).....	583
Collier (12).....	551	Jefferson (31)	793	Sarasota (59).....	715
Columbia	293	Lafayette.....	893	Seminole	512
Dade (13).....	031	Lake	692	St. Johns (52).....	533
Dade (14).....	034	Lee (32).....	542	St. Johns (53).....	702
Dade, Hialeah.....	033	Lee (33).....	554	St. Lucie (54).....	183
Dade, Miami Beach	030	Leon	993	St. Lucie (55).....	562
Dade, Miami	032	Levy (34)	594	Sumter.....	921
DeSoto	712	Levy (35)	734	Suwannee	933
Dixie (15)	592	Liberty	931	Taylor (60).....	596
Dixie (16)	732	Madison.....	932	Taylor (61).....	737
Duval (17).....	041	Manatee (36)	582	Union.....	922
Duval (18).....	040	Manatee (37)	735	Volusia (62)	062
Duval, Jacksonville	039	Marion	792	Volusia (63)	063
Escambia (19)	602	Martin (38)	182	Wakulla (64)	608
Escambia (20)	043	Martin (39).....	010	Wakulla (65)	725
Flagler (21)	531	Monroe (40).....	005	Walton (66).....	609
Flagler (22)	701	Monroe, Key West	007	Walton (67).....	726
Franklin.....	603	Nassau (41).....	532	Washington	934
Gadsden	393	Nassau (42).....	892		
		Okaloosa (43).....	606		

Note: () indicates territory definitions on following pages.

402. TERRITORY DEFINITIONS

NOTES:

- I. Fort Lauderdale and Hollywood – All areas excluding eastern portions east of the West Bank of the Intracoastal Waterway.
- II. Jacksonville – All of Jacksonville except areas east of the West Bank of the Intracoastal Waterway.

When a number is shown after the county, refer to the territory description listed below in numerical order (1 – 67).

- (1) All areas south of the North Bank of the Intracoastal Waterway.
- (2) Remainder of County.
- (3) All areas east of the West Bank of the Intracoastal Waterway.
- (4) Remainder of County.
- (5) All areas including eastern portion of Fort Lauderdale and Hollywood, east of the West Bank of the Intracoastal Waterway.
- (6) Remainder of County except for the cities of Fort Lauderdale and Hollywood.
- (7) All areas west of Myakka River and Charlotte Harbor.
- (8) Remainder of County.
- (9) Towns of Chassahowitzka, Ozello and Homosassa and any other towns or communities lying wholly west of U.S. Highway No. 19.
- (10) Remainder of County.
- (11) All areas west of Highway 41.
- (12) Remainder of County.
- (13) All areas east of the West Bank of the Intracoastal Waterway except for the City of Miami Beach.
- (14) Remainder of County except for the cities of Hialeah, Miami, and Miami Beach.
- (15) Towns of Horseshoe Beach, Jena, Stewart City, and Suwannee and other towns or communities lying wholly south or west of U.S. Highway No. 19.
- (16) Remainder of County.
- (17) All areas including Jacksonville situated east of the West Bank of the Intracoastal Waterway.
- (18) Remainder of County except for Jacksonville and areas east of the West Bank of the Intracoastal Waterway.
- (19) All areas including southern portion of Pensacola, south of the North Bank of the Intracoastal Waterway.
- (20) Remainder of County.
- (21) All areas east of the North Bank of the Intracoastal Waterway.
- (22) Remainder of County.
- (23) All areas south of the North Bank of the Intracoastal Waterway.
- (24) Remainder of County.
- (25) Towns of Bayport and Pine Island and any other towns or communities lying wholly west of U.S. Highway No. 19.
- (26) Remainder of County.
- (27) All areas except for the City of Tampa.
- (28) All areas east of the West Bank of the Intracoastal Waterway.
- (29) Remainder of County.
- (30) All areas south of U.S. Highway No. 98 (Florida State Highway No. 30).
- (31) Remainder of County.
- (32) All beaches and islands lying west of the mainland, including the town of Punta Rassa.
- (33) Remainder of County.
- (34) All areas west of that portion of U.S. Highway No. 19 south of the intersection of Highway No. 19 and State Road No. 336, and the towns of Cedar Key, Ellzey, Rosewood, Summer and any other towns or communities lying wholly west of that portion of U.S. Highway No. 19 north of intersection of Highway No. 19 and State Road No. 336.
- (35) Remainder of County.
- (36) Towns of Anna Maria, Bradenton Beach, Cortez, Long Beach and Terra Ceia, including all beaches and islands west of the mainland.
- (37) Remainder of County.
- (38) All areas east of the West Bank of the Intracoastal Waterway.
- (39) Remainder of County.
- (40) All areas except for the City of Key West.
- (41) All areas east of the West Bank of the Intracoastal Waterway.
- (42) Remainder of County.
- (43) All areas south of the North Bank of the Intracoastal Waterway.

- (44) Remainder of County
- (45) All areas except for the City of Orlando.
- (46) All areas east of the West Bank of the Intracoastal Waterway.
- (47) Remainder of County.
- (48) Town of Aripeka and other towns or communities lying wholly west of U.S. Highway No. 19.
- (49) Remainder of County.
- (50) All areas west of the East Bank of the Intracoastal Waterway, including the western portion of the City of Clearwater.
- (51) Remainder of County except for the City of St. Petersburg.
- (52) All areas east of the West Bank of the Intracoastal Waterway.
- (53) Remainder of County.
- (54) All area east of the West Bank of the Intracoastal Waterway.
- (55) Remainder of County.
- (56) All areas south of the North Bank of the Intracoastal Waterway.
- (57) Remainder of County.
- (58) Areas including the western portion of the City of Sarasota, west of the East Bank of the Intracoastal Waterway from Northern County line, south to Midnight Pass and southward areas west of Myakka River south to the Southern County line.
- (59) Remainder of County.
- (60) Towns of Adams Beach, Fish Creek, Keatons Beach and Steinhatchee, and any other towns or communities lying wholly south or west of U.S. Highway No. 98.
- (61) Remainder of County.
- (62) All areas east of the West Bank of the Intracoastal Waterway.
- (63) Remainder of County.
- (64) 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 U.S. Highway No. 319 to the Intersection with U.S. Highway No. 98 and then along U.S. Highway No. 98 to the East county line.
- (65) Remainder of County.
- (66) All areas south of the North Bank of the Intracoastal Waterway.
- (67) Remainder of County

403. WINDSTORM LOSS MITIGATION TABLES

Loss Mitigation Credits for 1-4 Units-Multi-Peril - Terrain B (This chart is not applicable to renter contents and condominium unit-owners in a building with 5 or more units.)												
YEAR BUILT BEFORE JANUARY 1, 2002				Roof Shape and Opening Protection								
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Secondary Water Resistance	Other Roof Shape				Hip Roof Shape				
				None		Class B	Class A	None		Class B	Class A	
Non-FBC Equivalent	A. (6d @ 6"/12")	Toe Nails	No SWR	0.00		0.35	0.44	0.47		0.62	0.66	
			SWR	0.06		0.42	0.51	0.50		0.65	0.70	
		Clips	No SWR	0.35		0.47	0.50	0.62		0.68	0.70	
			SWR	0.42		0.54	0.57	0.66		0.73	0.74	
	Single Wraps	No SWR	0.35		0.47	0.50	0.62		0.68	0.70		
		SWR	0.43		0.55	0.58	0.67		0.73	0.74		
	Double Wraps	No SWR	0.35		0.47	0.50	0.62		0.68	0.70		
		SWR	0.43		0.55	0.58	0.66		0.73	0.74		
	B. (8d @ 6"/12")	Toe Nails	No SWR	0.09		0.46	0.56	0.49		0.63	0.68	
			SWR	0.14		0.51	0.61	0.52		0.66	0.71	
		Clips	No SWR	0.58		0.65	0.66	0.68		0.73	0.73	
			SWR	0.65		0.70	0.72	0.73		0.76	0.77	
	Single Wraps	No SWR	0.60		0.67	0.68	0.68		0.73	0.73		
		SWR	0.68		0.73	0.73	0.73		0.77	0.77		
	Double Wraps	No SWR	0.60		0.67	0.68	0.68		0.73	0.73		
		SWR	0.68		0.73	0.74	0.73		0.77	0.77		
C. (8d @ 6"/12")	Toe Nails	No SWR	0.09		0.46	0.57	0.49		0.63	0.68		
		SWR	0.14		0.51	0.61	0.51		0.66	0.71		
	Clips	No SWR	0.59		0.65	0.67	0.68		0.73	0.73		
		SWR	0.65		0.70	0.72	0.73		0.76	0.77		
Single Wraps	No SWR	0.62		0.68	0.68	0.68		0.73	0.73			
	SWR	0.69		0.73	0.74	0.73		0.77	0.77			
Double Wraps	No SWR	0.62		0.68	0.69	0.68		0.73	0.73			
	SWR	0.70		0.74	0.74	0.73		0.77	0.77			
FBC Equivalent	A. (6d @ 6"/12")	Toe Nails	No SWR	0.11		0.47	0.57	0.55		0.70	0.75	
			SWR	0.14		0.49	0.58	0.56		0.71	0.76	
		Clips	No SWR	0.49		0.60	0.63	0.72		0.78	0.79	
			SWR	0.50		0.62	0.65	0.73		0.78	0.80	
	Single Wraps	No SWR	0.49		0.60	0.63	0.72		0.78	0.79		
		SWR	0.50		0.62	0.65	0.73		0.78	0.80		
	Double Wraps	No SWR	0.49		0.61	0.63	0.72		0.78	0.79		
		SWR	0.51		0.62	0.65	0.73		0.78	0.80		
	B. (8d @ 6"/12")	Toe Nails	No SWR	0.18		0.55	0.66	0.57		0.71	0.76	
			SWR	0.20		0.57	0.67	0.57		0.72	0.77	
		Clips	No SWR	0.70		0.75	0.77	0.78		0.81	0.82	
			SWR	0.71		0.76	0.78	0.79		0.82	0.83	
	Single Wraps	No SWR	0.73		0.78	0.78	0.78		0.82	0.82		
		SWR	0.74		0.79	0.80	0.79		0.83	0.83		
	Double Wraps	No SWR	0.73		0.78	0.78	0.78		0.82	0.82		
		SWR	0.75		0.80	0.80	0.79		0.83	0.83		
C. (8d @ 6"/12")	Toe Nails	No SWR	0.18		0.56	0.66	0.57		0.71	0.76		
		SWR	0.20		0.57	0.68	0.57		0.72	0.77		
	Clips	No SWR	0.70		0.76	0.78	0.78		0.81	0.82		
		SWR	0.72		0.77	0.78	0.79		0.82	0.83		
Single Wraps	No SWR	0.74		0.78	0.79	0.78		0.82	0.82			
	SWR	0.76		0.80	0.80	0.79		0.83	0.83			
Double Wraps	No SWR	0.74		0.79	0.79	0.78		0.82	0.82			
	SWR	0.76		0.81	0.81	0.79		0.83	0.83			
Reinforced Concrete Roof Deck				0.82		0.84	0.84	0.82		0.84	0.84	
YEAR BUILT ON OR AFTER JANUARY 1, 2002												
				Other Roof Shape				Hip Roof Shape				
		FBC WIND SPEED	FBC WIND DESIGN	Secondary Water Resistance	None			Class A	None			Class A
Other Roof Deck or Dimensional Lumber Deck		100	◆100	No SWR	0.68			0.74	0.78			0.81
				SWR	0.69			0.74	0.79			0.81
		110	◆110	No SWR	0.72			0.78	0.78			0.82
				SWR	0.73			0.78	0.79			0.83
		◆120	◆120	No SWR	0.74			0.79	0.78			0.82
				SWR	0.75			0.79	0.78			0.82
Reinforced Concrete Roof Deck		◆120 and WBDR	◆120	No SWR	0.77			0.82	0.81			0.85
				SWR	0.80			0.84	0.83			0.86
				0.82			0.85	0.82			0.85	

SOUTHERN OAK INSURANCE COMPANY - GOLDEN LEAF PROTECTION HOMEOWNERS PROGRAM

Loss Mitigation Credits for 5 + Units – Multi-Peril Terrain B (This chart is not applicable in a building that has 1-4 units.)															
BUILDING TYPE I 3 stories or less YEAR BUILT BEFORE JAN. 1, 2002				Roof Shape and Opening Protection											
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Secondary Water Resistance	Flat				Gable				Hip			
				None			Class A	None			Class A	None			Class A
Non-FBC Equivalent	Level A	Toe Nails	No SWR SWR	0.00 0.22			0.22 0.46	0.37 0.41			0.64 0.69	0.45 0.49		0.70 0.75	
		Clips	No SWR SWR	0.09 0.32			0.24 0.48	0.51 0.55			0.70 0.75	0.60 0.64		0.76 0.81	
		Single Wraps	No SWR SWR	0.11 0.34			0.24 0.49	0.55 0.59			0.70 0.75	0.64 0.67		0.76 0.82	
		Double Wraps	No SWR SWR	0.11 0.35			0.24 0.49	0.57 0.61			0.71 0.76	0.64 0.68		0.76 0.82	
	Level B	Toe Nails	No SWR SWR	0.22 0.48			0.49 0.77	0.44 0.48			0.72 0.76	0.47 0.51		0.73 0.78	
		Clips	No SWR SWR	0.37 0.64			0.55 0.85	0.61 0.65			0.81 0.86	0.66 0.70		0.82 0.87	
		Single Wraps	No SWR SWR	0.43 0.71			0.56 0.85	0.67 0.72			0.82 0.87	0.72 0.77		0.82 0.88	
		Double Wraps	No SWR SWR	0.49 0.77			0.57 0.86	0.74 0.79			0.83 0.88	0.76 0.81		0.83 0.89	
	Level C	Toe Nails	No SWR SWR	0.22 0.48			0.49 0.78	0.44 0.48			0.72 0.76	0.47 0.51		0.73 0.78	
		Clips	No SWR SWR	0.37 0.65			0.56 0.86	0.61 0.65			0.81 0.87	0.65 0.70		0.82 0.87	
		Single Wraps	No SWR SWR	0.44 0.72			0.57 0.87	0.67 0.72			0.82 0.87	0.72 0.77		0.83 0.88	
		Double Wraps	No SWR SWR	0.50 0.79			0.58 0.88	0.75 0.80			0.83 0.89	0.76 0.81		0.83 0.89	
FBC Equivalent	Level A	Toe Nails	No SWR SWR	0.33 0.34			0.56 0.57	0.42 0.42			0.69 0.70	0.49 0.50		0.75 0.75	
		Clips	No SWR SWR	0.43 0.44			0.59 0.60	0.56 0.56			0.75 0.76	0.64 0.65		0.81 0.82	
		Single Wraps	No SWR SWR	0.46 0.47			0.59 0.60	0.60 0.61			0.76 0.77	0.68 0.69		0.81 0.82	
		Double Wraps	No SWR SWR	0.47 0.48			0.60 0.60	0.62 0.63			0.76 0.77	0.69 0.69		0.82 0.83	
	Level B	Toe Nails	No SWR SWR	0.51 0.51			0.78 0.79	0.49 0.49			0.76 0.77	0.52 0.53		0.77 0.78	
		Clips	No SWR SWR	0.66 0.67			0.85 0.86	0.65 0.66			0.85 0.87	0.70 0.71		0.86 0.87	
		Single Wraps	No SWR SWR	0.72 0.73			0.85 0.87	0.71 0.73			0.86 0.87	0.76 0.77		0.87 0.88	
		Double Wraps	No SWR SWR	0.78 0.79			0.86 0.87	0.78 0.80			0.87 0.88	0.80 0.82		0.87 0.89	
	Level C	Toe Nails	No SWR SWR	0.51 0.52			0.78 0.79	0.49 0.49			0.76 0.77	0.52 0.53		0.77 0.78	
		Clips	No SWR SWR	0.67 0.68			0.86 0.87	0.65 0.67			0.85 0.87	0.70 0.71		0.86 0.88	
		Single Wraps	No SWR SWR	0.73 0.74			0.87 0.88	0.72 0.73			0.87 0.88	0.76 0.77		0.87 0.88	
		Double Wraps	No SWR SWR	0.80 0.81			0.87 0.89	0.79 0.80			0.87 0.89	0.81 0.82		0.87 0.89	
Reinforced Concrete Roof Deck				0.82			0.86	0.82			0.86	0.82		0.86	
YEAR BUILT ON OR AFTER JAN. 1, 2002															
Roof Deck	FBC WIND	FBC WIND DESIGN	Secondary Water Resistance	Flat				Gable				Hip			
Other	100	♠100	No SWR SWR	0.76 0.78			0.87 0.89	0.79 0.81			0.89 0.90	0.83 0.84		0.91 0.92	
		♠110	No SWR SWR	0.81 0.82			0.88 0.89	0.83 0.84			0.89 0.90	0.86 0.87		0.91 0.92	
		♠120	No SWR SWR	0.85 0.87			0.88 0.89	0.87 0.88			0.89 0.90	0.89 0.91		0.91 0.92	
	110	♠110	No SWR SWR	0.76 0.78			0.86 0.87	0.80 0.81			0.88 0.89	0.83 0.84		0.90 0.91	
		♠120	No SWR SWR	0.83 0.84			0.86 0.87	0.85 0.86			0.88 0.89	0.88 0.89		0.90 0.91	
	♠120	♠120	No SWR SWR	0.80 0.82			0.85 0.86	0.84 0.85			0.87 0.89	0.85 0.86		0.88 0.90	
	♠120 and WBDR	♠120	No SWR SWR	0.83 0.84			0.87 0.88	0.85 0.87			0.89 0.90	0.86 0.87		0.89 0.90	
	Reinforced Concrete Roof Deck				0.88			0.89	0.88			0.89	0.88		0.89

Loss Mitigation Credits for 5+ units – Multi-Peril – Terrain B
 (This chart is not applicable for risks located in a building that has 1- 4 units.)

BUILDING TYPE II 4 to 6 stories YEAR BUILT BEFORE JAN 1, 2002				Wood Deck		Metal Deck		Reinforced Concrete Deck		
Year Built	FBC Wind Design	Roof Cover	Secondary Water Resistance	None	Class A	None	Class A	None	Class A	
1982 or earlier	90	Non-FBC Equivalent	No SWR SWR	0.12 0.32	0.21 0.42	0.43 0.64	0.60 0.81	0.71	0.87	
		FBC Equivalent	No SWR SWR	0.40 0.41	0.49 0.50	0.63 0.65	0.79 0.81			
	100	Non-FBC Equivalent	No SWR SWR	0.05 0.27	0.14 0.36	0.43 0.66	0.59 0.82	0.70	0.85	
		FBC Equivalent	No SWR SWR	0.36 0.36	0.44 0.45	0.64 0.66	0.80 0.82			
	110	Non-FBC Equivalent	No SWR SWR	0.08 0.24	0.18 0.34	0.43 0.62	0.61 0.81	0.65	0.85	
		FBC Equivalent	No SWR SWR	0.30 0.31	0.40 0.41	0.60 0.62	0.78 0.81			
	≥120	Non-FBC Equivalent	No SWR SWR	0.06 0.19	0.16 0.29	0.43 0.60	0.60 0.78	0.63	0.83	
		FBC Equivalent	No SWR SWR	0.25 0.26	0.35 0.36	0.58 0.60	0.75 0.79			
	1983 - 2001	90	Non-FBC Equivalent	No SWR SWR	0.00 0.24	0.06 0.30	0.43 0.68	0.55 0.80	0.75	0.85
			FBC Equivalent	No SWR SWR	0.33 0.34	0.39 0.40	0.66 0.68	0.78 0.80		
		100	Non-FBC Equivalent	No SWR SWR	0.27 0.66	0.39 0.78	0.43 0.72	0.55 0.84	0.81	0.91
			FBC Equivalent	No SWR SWR	0.62 0.67	0.73 0.78	0.69 0.72	0.81 0.84		
110		Non-FBC Equivalent	No SWR SWR	0.24 0.61	0.35 0.73	0.43 0.71	0.55 0.83	0.81	0.90	
		FBC Equivalent	No SWR SWR	0.56 0.62	0.67 0.74	0.67 0.71	0.79 0.84			

YEAR BUILT ON OR AFTER JAN 1, 2002			Other Roof Deck		Reinforced Concrete Deck	
FBC Wind Speed	FBC Wind Design	Secondary Water Resistance	None	Class A	None	Class A
100	100	No SWR SWR	0.68 0.70	0.85 0.87	0.75	0.85
		No SWR SWR	0.75 0.77	0.86 0.88		
	≥120	No SWR SWR	0.84 0.87	0.87 0.89		
110	110	No SWR SWR	0.62 0.66	0.82 0.85	0.75	0.85
		No SWR SWR	0.78 0.82	0.83 0.87		
120	≥120	No SWR SWR	0.70 0.77	0.79 0.85	0.75	0.85
≥120 and WBDR	≥120	No SWR SWR	n/a n/a	0.77 0.83	0.75	0.85

Loss Mitigation Credits for 5+ units – Multi-Peril – Terrain B

(This chart is not applicable for risks located in a building that has 1 - 4 units.)

BUILDING TYPE III 7 stories or more YEAR BUILT BEFORE JAN 1, 2002					Metal Deck		Reinforced Concrete Deck	
Year Built	SBC Design Speed	SBC Design Exposure	Roof Cover	Secondary Water Resistance	None	Class A	None	Class A
1982 or earlier	90	Standard	Non-FBC	No SWR	0.00	0.35	0.47	0.85
			Equivalent	SWR	0.31	0.66		
			FBC	No SWR	0.28	0.62	0.47	0.85
	Equivalent		SWR	0.32	0.67			
	100		Non-FBC	No SWR	0.00	0.37	0.47	0.84
			Equivalent	SWR	0.35	0.72		
		FBC	No SWR	0.31	0.67	0.47	0.84	
	Equivalent	SWR	0.36	0.72				
	110	Non-FBC	No SWR	0.00	0.40	0.40	0.83	
		Equivalent	SWR	0.29	0.69			
		FBC	No SWR	0.24	0.63	0.40	0.83	
	Equivalent	SWR	0.29	0.69				
≥120	Non-FBC	No SWR	0.00	0.34	0.44	0.83		
	Equivalent	SWR	0.30	0.64				
	FBC	No SWR	0.23	0.57	0.44	0.83		
Equivalent	SWR	0.30	0.65					
1983 - 2001	90	B	Non-FBC	No SWR	0.00	0.48	0.37	0.84
			Equivalent	SWR	0.26	0.75		
			FBC	No SWR	0.24	0.71	0.37	0.84
		Equivalent	SWR	0.27	0.75			
		C	Non-FBC	No SWR	0.50	0.58	0.80	0.85
			Equivalent	SWR	0.78	0.84		
	FBC		No SWR	0.74	0.80	0.80	0.85	
	Equivalent	SWR	0.78	0.84				
	D	Non-FBC	No SWR	0.55	0.60	0.83	0.86	
		Equivalent	SWR	0.82	0.85			
		FBC	No SWR	0.79	0.82	0.83	0.86	
	Equivalent	SWR	0.82	0.85				
	100	B	Non-FBC	No SWR	0.00	0.40	0.43	0.84
			Equivalent	SWR	0.33	0.73		
			FBC	No SWR	0.28	0.67	0.43	0.84
		Equivalent	SWR	0.33	0.73			
		C	Non-FBC	No SWR	0.41	0.51	0.78	0.85
			Equivalent	SWR	0.75	0.84		
	FBC		No SWR	0.69	0.78	0.78	0.85	
	Equivalent	SWR	0.75	0.84				
	D	Non-FBC	No SWR	0.45	0.52	0.81	0.85	
		Equivalent	SWR	0.79	0.85			
		FBC	No SWR	0.27	0.79	0.81	0.85	
	Equivalent	SWR	0.79	0.85				
110	B	Non-FBC	No SWR	0.00	0.37	0.46	0.84	
		Equivalent	SWR	0.37	0.74			
		FBC	No SWR	0.28	0.65	0.46	0.84	
	Equivalent	SWR	0.37	0.74				
	C	Non-FBC	No SWR	0.34	0.48	0.75	0.85	
		Equivalent	SWR	0.71	0.84			
FBC		No SWR	0.63	0.75	0.75	0.85		
Equivalent	SWR	0.72	0.84					
D	Non-FBC	No SWR	0.39	0.49	0.77	0.85		
	Equivalent	SWR	0.76	0.85				
	FBC	No SWR	0.67	0.77	0.77	0.85		
Equivalent	SWR	0.76	0.85					

BUILDING TYPE III 7 stories or more YEAR BUILT ON OR AFTER JAN 1, 2002			Other Roof Deck		Reinforced Concrete Deck	
FBC Wind	FBC Wind	Secondary Water	None	Class A	None	Class A
100	100	No SWR	0.12	0.74	0.54	0.77
		SWR	0.21	0.80		
	110	No SWR	0.49	0.76	0.54	0.77
SWR	0.55	0.82				
110	110	No SWR	0.72	0.75	0.54	0.77
		SWR	0.78	0.82		
	≥120	No SWR	0.26	0.71	0.54	0.77
SWR	0.39	0.79				
≥120 and WBDR	≥120	No SWR	0.63	0.71	0.54	0.77
		SWR	0.70	0.80		
	≥120	No SWR	0.52	0.67	0.54	0.77
SWR	0.62	0.75				
≥120 and WBDR	≥120	No SWR	n/a	0.66	0.54	0.77
SWR	n/a	0.74				

Loss Mitigation Credits for 1 to 4 units –Terrain C

(This chart is not applicable to renter contents and condominium unit owner in a building with 5 or more units.)

YEAR BUILT BEFORE JANUARY 1, 2002				Roof Shape and Opening Protection							
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Secondary Water Resistance	Other Roof Shape				Hip Roof Shape			
				None		Class B	Class A	None		Class B	Class A
Non-FBC Equivalent	A. (6d @ 6"/12")	Toe Nails	No SWR SWR	0.00 0.07		0.29 0.38	0.39 0.48	0.28 0.32		0.56 0.62	0.64 0.72
		Clips	No SWR SWR	0.18 0.26		0.38 0.48	0.44 0.54	0.44 0.51		0.64 0.72	0.68 0.76
		Single Wraps	No SWR SWR	0.20 0.28		0.39 0.49	0.44 0.54	0.45 0.51		0.64 0.72	0.68 0.76
		Double Wraps	No SWR SWR	0.21 0.28		0.39 0.49	0.44 0.54	0.45 0.51		0.64 0.72	0.68 0.76
	B. (8d @ 6"/12")	Toe Nails	No SWR SWR	0.09 0.14		0.44 0.50	0.55 0.61	0.29 0.33		0.59 0.64	0.69 0.74
		Clips	No SWR SWR	0.38 0.44		0.63 0.71	0.69 0.78	0.57 0.65		0.73 0.79	0.76 0.83
		Single Wraps	No SWR SWR	0.48 0.58		0.67 0.76	0.70 0.80	0.60 0.71		0.74 0.81	0.76 0.83
		Double Wraps	No SWR SWR	0.51 0.63		0.68 0.79	0.71 0.81	0.61 0.72		0.74 0.82	0.76 0.83
	C. (8d @ 6"/6")	Toe Nails	No SWR SWR	0.09 0.14		0.45 0.51	0.56 0.61	0.29 0.33		0.59 0.64	0.69 0.74
		Clips	No SWR SWR	0.39 0.45		0.64 0.71	0.71 0.79	0.57 0.65		0.73 0.79	0.76 0.83
		Single Wraps	No SWR SWR	0.49 0.60		0.69 0.78	0.73 0.81	0.61 0.73		0.75 0.82	0.76 0.83
		Double Wraps	No SWR SWR	0.55 0.71		0.72 0.81	0.74 0.83	0.61 0.74		0.76 0.83	0.77 0.84
FBC Equivalent	A. (6d @ 6"/12")	Toe Nails	No SWR SWR	0.07 0.10		0.39 0.42	0.49 0.52	0.33 0.36		0.63 0.65	0.73 0.75
		Clips	No SWR SWR	0.28 0.30		0.50 0.53	0.56 0.58	0.53 0.54		0.73 0.76	0.78 0.80
		Single Wraps	No SWR SWR	0.30 0.32		0.51 0.54	0.56 0.59	0.53 0.55		0.73 0.76	0.78 0.80
		Double Wraps	No SWR SWR	0.30 0.33		0.51 0.54	0.56 0.59	0.53 0.55		0.73 0.76	0.78 0.80
	B. (8d @ 6"/12")	Toe Nails	No SWR SWR	0.15 0.18		0.51 0.53	0.63 0.64	0.35 0.37		0.66 0.67	0.76 0.78
		Clips	No SWR SWR	0.46 0.48		0.71 0.74	0.78 0.81	0.66 0.68		0.81 0.83	0.84 0.86
		Single Wraps	No SWR SWR	0.58 0.61		0.76 0.79	0.80 0.83	0.71 0.74		0.83 0.85	0.84 0.86
		Double Wraps	No SWR SWR	0.63 0.67		0.78 0.82	0.80 0.84	0.72 0.76		0.83 0.86	0.84 0.86
	C. (8d @ 6"/6")	Toe Nails	No SWR SWR	0.15 0.18		0.51 0.54	0.63 0.65	0.35 0.37		0.66 0.67	0.76 0.78
		Clips	No SWR SWR	0.46 0.48		0.73 0.74	0.80 0.82	0.66 0.69		0.81 0.83	0.84 0.86
		Single Wraps	No SWR SWR	0.60 0.63		0.78 0.81	0.82 0.84	0.72 0.76		0.83 0.86	0.84 0.86
		Double Wraps	No SWR SWR	0.68 0.74		0.81 0.84	0.83 0.86	0.73 0.78		0.84 0.86	0.84 0.87
Reinforced Concrete Roof Deck				0.80		0.88	0.88	0.80		0.88	0.88
YEAR BUILT ON OR AFTER JANUARY 1, 2002											
Other Roof Deck			No SWR SWR	0.77 0.80				0.82 0.84	0.81 0.83		0.85 0.86
Reinforced Concrete Roof Deck				0.81				0.89	0.81		0.89

Loss Mitigation Credits for 5+ units –Terrain C

(This chart is not applicable for risks located in a building that has 1 to 4 units.)

BUILDING TYPE I 3 stories or less YEAR BUILT BEFORE JAN. 1, 2002				Roof Shape and Opening Protection											
				Flat				Gable				Hip			
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Secondary Water Resistance	None			Class A	None			Class A	None			Class A
Non-FBC Equivalent	A. (6d @ 6"/12")	Toe Nails	No SWR	0.00			0.29	0.19			0.57	0.24			0.61
			SWR	0.12			0.44	0.21			0.61	0.27			0.66
		Clips	No SWR	0.06			0.32	0.28			0.65	0.34			0.70
			SWR	0.18			0.46	0.31			0.69	0.37			0.75
	Single Wraps	No SWR	0.08			0.32	0.31			0.65	0.38			0.70	
		SWR	0.20			0.47	0.34			0.70	0.41			0.76	
	Double Wraps	No SWR	0.09			0.32	0.34			0.65	0.39			0.71	
		SWR	0.21			0.47	0.37			0.70	0.42			0.76	
	B. (8d @ 6"/12")	Toe Nails	No SWR	0.13			0.51	0.24			0.64	0.26			0.65
			SWR	0.27			0.70	0.27			0.68	0.29			0.70
		Clips	No SWR	0.23			0.59	0.37			0.77	0.40			0.77
			SWR	0.39			0.81	0.40			0.82	0.43			0.84
Single Wraps	No SWR	0.27			0.61	0.41			0.78	0.46			0.78		
	SWR	0.43			0.82	0.44			0.84	0.49			0.85		
Double Wraps	No SWR	0.37			0.61	0.51			0.78	0.54			0.79		
	SWR	0.53			0.82	0.54			0.85	0.58			0.86		
C. (8d @ 6"/6")	Toe Nails	No SWR	0.13			0.52	0.23			0.64	0.26			0.65	
		SWR	0.27			0.71	0.26			0.68	0.29			0.70	
	Clips	No SWR	0.24			0.61	0.37			0.77	0.40			0.78	
		SWR	0.40			0.84	0.40			0.83	0.43			0.84	
Single Wraps	No SWR	0.28			0.63	0.41			0.78	0.46			0.78		
	SWR	0.44			0.85	0.44			0.85	0.49			0.85		
Double Wraps	No SWR	0.38			0.63	0.51			0.80	0.54			0.80		
	SWR	0.55			0.85	0.54			0.86	0.58			0.86		
FBC Equivalent	A. (6d @ 6"/12")	Toe Nails	No SWR	0.18			0.51	0.22			0.61	0.27			0.66
			SWR	0.18			0.51	0.22			0.62	0.27			0.67
		Clips	No SWR	0.25			0.54	0.32			0.69	0.37			0.75
			SWR	0.25			0.54	0.32			0.70	0.39			0.77
	Single Wraps	No SWR	0.27			0.54	0.34			0.70	0.41			0.75	
		SWR	0.27			0.54	0.35			0.71	0.42			0.77	
	Double Wraps	No SWR	0.28			0.54	0.37			0.70	0.43			0.75	
		SWR	0.29			0.54	0.38			0.71	0.44			0.77	
	B. (8d @ 6"/12")	Toe Nails	No SWR	0.28			0.70	0.27			0.68	0.29			0.68
			SWR	0.29			0.72	0.27			0.69	0.30			0.70
		Clips	No SWR	0.41			0.80	0.40			0.81	0.43			0.82
			SWR	0.42			0.82	0.41			0.83	0.44			0.84
Single Wraps	No SWR	0.45			0.81	0.44			0.82	0.49			0.84		
	SWR	0.46			0.83	0.45			0.84	0.50			0.85		
Double Wraps	No SWR	0.54			0.82	0.54			0.83	0.58			0.84		
	SWR	0.55			0.84	0.55			0.85	0.59			0.86		
C. (8d @ 6"/6")	Toe Nails	No SWR	0.29			0.72	0.27			0.68	0.29			0.69	
		SWR	0.29			0.73	0.27			0.69	0.30			0.70	
	Clips	No SWR	0.41			0.82	0.40			0.82	0.43			0.82	
		SWR	0.42			0.84	0.41			0.84	0.44			0.84	
Single Wraps	No SWR	0.46			0.84	0.44			0.83	0.49			0.84		
	SWR	0.46			0.85	0.45			0.85	0.51			0.85		
Double Wraps	No SWR	0.56			0.84	0.54			0.84	0.58			0.84		
	SWR	0.57			0.86	0.56			0.86	0.59			0.87		
Reinforced Concrete Roof Deck				0.80			0.88	0.80			0.88	0.80			0.88
YEAR BUILT ON OR AFTER JAN. 1, 2002															
Other Roof Deck			No SWR	0.83			0.87	0.85			0.89	0.86			0.89
			SWR	0.84			0.88	0.87			0.90	0.87			0.90
Reinforced Concrete Roof Deck				0.89			0.90	0.89			0.90	0.89			0.90

Loss Mitigation Credits for 5+ units –Terrain C

(This chart is not applicable for risks located in a building that has 1 to 4 units.)

BUILDING TYPE II 4 to 6 stories YEAR BUILT BEFORE JAN 1, 2002				Roof Deck Attachment					
				A Wood Deck		B Metal Deck		C Reinforced Concrete Deck	
Year Built	FBC Wind Design	Roof Cover	Secondary Water Resistance	None	Class A	None	Class A	None	Class A
1982 or earlier	≤100	Non-FBC Equivalent	No SWR	0.01	0.13	0.33	0.57	0.60	0.84
		FBC Equivalent	SWR	0.19	0.31	0.54	0.78		
	110	Non-FBC Equivalent	No SWR	0.03	0.15	0.33	0.59	0.55	0.84
			SWR	0.17	0.29	0.50	0.77		
		FBC Equivalent	No SWR	0.22	0.35	0.49	0.74		
			SWR	0.23	0.36	0.51	0.78		
	120	Non-FBC Equivalent	No SWR	0.00	0.11	0.33	0.58	0.54	0.82
			SWR	0.12	0.23	0.49	0.76		
		FBC Equivalent	No SWR	0.17	0.29	0.47	0.72		
			SWR	0.18	0.29	0.50	0.76		
	130	Non-FBC Equivalent	No SWR	0.13	0.40	0.33	0.59	0.57	0.86
			SWR	0.35	0.63	0.51	0.78		
FBC Equivalent		No SWR	0.31	0.58	0.48	0.73			
		SWR	0.35	0.64	0.51	0.78			
1983 - 2001	90	Non-FBC Equivalent	No SWR	0.04	0.15	0.33	0.57	0.62	0.85
		FBC Equivalent	SWR	0.20	0.31	0.51	0.76		
	100	Non-FBC Equivalent	No SWR	0.26	0.38	0.50	0.74	0.62	0.85
			SWR	0.27	0.39	0.52	0.76		
		FBC Equivalent	No SWR	0.17	0.37	0.33	0.53		
			SWR	0.52	0.72	0.60	0.80		
	110	Non-FBC Equivalent	No SWR	0.48	0.67	0.57	0.76	0.71	0.90
			SWR	0.53	0.73	0.60	0.80		
FBC Equivalent		No SWR	0.15	0.34	0.33	0.53			
		SWR	0.45	0.65	0.56	0.78			
FBC Equivalent	No SWR	0.40	0.59	0.53	0.73	0.70	0.89		
	SWR	0.46	0.65	0.57	0.78				

BUILT ON OR AFTER JAN 1, 2002

Location	Secondary Water Resistance	Other Roof Deck		Reinforced Concrete Deck	
		None	Class A	None	Class A
All of Florida	No SWR	n/a	0.77	0.75	0.83
	SWR	n/a	0.83		

Loss Mitigation Credits for 5+ units for Multi-Peril – Terrain C								
(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)								
BUILDING TYPE III 7 stories or more YEAR BUILT BEFORE JAN 1, 2002					Roof Deck Attachment			
					B Metal Deck		C Reinforced Concrete Deck	
Year Built	SBC Wind Design	SBC Design Exposure	Roof Cover	Secondary Water Resistance	None	Class A	None	Class A
1982 or earlier	≤100	Standard	Non-FBC	No SWR	0.00	0.43	0.37	0.83
			Equivalent	SWR	0.25	0.69		
			FBC	No SWR	0.22	0.65	0.37	0.83
	Equivalent		SWR	0.26	0.69			
	110		Non-FBC	No SWR	0.00	0.45	0.30	0.81
			Equivalent	SWR	0.21	0.67		
		FBC	No SWR	0.17	0.62	0.31	0.81	
	Equivalent	SWR	0.21	0.67				
	120	Non-FBC	No SWR	0.00	0.42	0.34	0.82	
		Equivalent	SWR	0.21	0.64			
		FBC	No SWR	0.17	0.58	0.35	0.82	
	Equivalent	SWR	0.22	0.65				
130	Non-FBC	No SWR	0.00	0.41	0.34	0.81		
	Equivalent	SWR	0.20	0.63				
	FBC	No SWR	0.15	0.56	0.34	0.82		
Equivalent	SWR	0.20	0.63					
1983 - 2001	90	B	Non-FBC	No SWR	0.00	0.58	0.22	0.81
			Equivalent	SWR	0.12	0.72		
			FBC	No SWR	0.11	0.70	0.22	0.81
		Equivalent	SWR	0.13	0.72			
		C	Non-FBC	No SWR	0.53	0.69	0.71	0.85
			Equivalent	SWR	0.68	0.83		
			FBC	No SWR	0.65	0.80	0.71	0.85
		Equivalent	SWR	0.68	0.83			
		D	Non-FBC	No SWR	0.62	0.70	0.79	0.85
			Equivalent	SWR	0.77	0.85		
			FBC	No SWR	0.74	0.82	0.79	0.85
		Equivalent	SWR	0.77	0.85			
	100	B	Non-FBC	No SWR	0.00	0.53	0.27	0.82
			Equivalent	SWR	0.18	0.72		
			FBC	No SWR	0.15	0.68	0.27	0.82
		Equivalent	SWR	0.18	0.72			
		C	Non-FBC	No SWR	0.47	0.63	0.71	0.85
			Equivalent	SWR	0.67	0.83		
			FBC	No SWR	0.63	0.79	0.71	0.85
		Equivalent	SWR	0.67	0.83			
		D	Non-FBC	No SWR	0.54	0.65	0.76	0.85
			Equivalent	SWR	0.74	0.84		
			FBC	No SWR	0.70	0.80	0.76	0.85
		Equivalent	SWR	0.74	0.84			
110	B	Non-FBC	No SWR	0.00	0.50	0.27	0.80	
		Equivalent	SWR	0.18	0.70			
		FBC	No SWR	0.14	0.64	0.27	0.80	
	Equivalent	SWR	0.18	0.70				
	C	Non-FBC	No SWR	0.40	0.62	0.64	0.85	
		Equivalent	SWR	0.60	0.82			
		FBC	No SWR	0.54	0.76	0.64	0.85	
	Equivalent	SWR	0.60	0.82				
	D	Non-FBC	No SWR	0.46	0.64	0.68	0.85	
		Equivalent	SWR	0.66	0.84			
		FBC	No SWR	0.61	0.78	0.68	0.85	
	Equivalent	SWR	0.66	0.84				

**BUILT ON OR AFTER
JAN 1, 2002**

County	Secondary Water Resistance	Other Roof Deck		Reinforced Concrete Deck	
		None	Class A	None	Class A
All of Florida	No SWR	n/a	0.66	0.54	0.77
	SWR	n/a	0.74		

404. DISTANCE TO COAST REGIONS

Territory	Territory Description	Region
192	Alachua	Inland
292	Baker	Inland
601	Bay, Coastal	Panhandle Coastal
721	Bay, Remainder	Panhandle Inland
392	Bradford	Inland
57	Brevard, Coastal	Northeast Coastal
64	Brevard, Remainder	Northeast Inland
361	Broward, Coastal	Southeast Coastal
35	Broward, Ft. Laud & Hollywood	Southeast Coastal
37	Broward, Remainder	Southeast Inland
193	Calhoun	Inland
581	Charlotte, Coastal	Southwest Coastal
711	Charlotte, Remainder	Southwest Inland
591	Citrus, Coastal	Southwest Coastal
731	Citrus, Remainder	Southwest Inland
492	Clay	Inland
541	Collier, Coastal	Southwest Coastal
551	Collier, Remander	Southwest Inland
293	Columbia	Inland
31	Dade, Coastal	Southeast Coastal
33	Dade, Hialeah	Southeast Inland
30	Dade, Miami Beach	Southeast Coastal
32	Dade, Miami City	Southeast Coastal
34	Dade, Remainder	Southeast Inland
712	DeSoto	Inland
592	Dixie, Coastal	Panhandle Coastal
732	Dixie, Remainder	Panhandle Inland
41	Duval, Coastal	Northeast Coastal
39	Duval, Jacksonville	Northeast Inland
40	Duval, Remainder	Northeast Inland
602	Escambia, Coastal	Panhandle Coastal
43	Escambia, Remainder	Panhandle Inland
531	Flagler, Coastal	Northeast Coastal
701	Flagler, Remainder	Northeast Inland
603	Franklin	Panhandle Coastal
393	Gadsden	Inland
923	Gilchrist	Inland
552	Glades	Inland
604	Gulf, Coastal	Panhandle Coastal
722	Gulf, Remainder	Panhandle Inland
493	Hamilton	Inland
713	Hardee	Inland

Territory	Territory Description	Region
553	Hendry	Inland
159	Hernando, Coastal	Southwest Coastal
733	Hernando, Remainder	Southwest Inland
714	Highlands	Inland
80	Hillsborough, Excluding Tampa	Southwest Inland
47	Hillsborough, Tampa	Southwest Coastal
593	Holmes	Inland
181	Indian River, Coastal	Northeast Coastal
561	Indian River, Remainder	Northeast Inland
693	Jackson	Inland
605	Jefferson, Coastal	Panhandle Coastal
793	Jefferson, Remainder	Panhandle Inland
893	Lafayette	Inland
692	Lake	Inland
542	Lee, Coastal	Southwest Coastal
554	Lee, Remainder	Southwest Inland
993	Leon	Inland
594	Levy, Coastal	Panhandle Coastal
734	Levy, Remainder	Panhandle Inland
931	Liberty	Inland
932	Madison	Inland
582	Manatee, Coastal	Southwest Coastal
735	Manatee, Remainder	Southwest Inland
792	Marion	Inland
182	Martin, Coastal	Northeast Coastal
10	Martin, Remainder	Northeast Inland
7	Monroe, Key West	Southeast Coastal
5	Monroe, Remainder Of County	Southeast Coastal
532	Nassau, Coastal	Northeast Coastal
892	Nassau, Remainder	Northeast Inland
606	Okaloosa, Coastal	Panhandle Coastal
723	Okaloosa, Remainder	Panhandle Inland
555	Okeechobee	Inland
49	Orange, Orlando City	Inland
90	Orange, Remainder Of County	Inland
511	Osceola	Inland
362	Palm Beach, Coastal	Southeast Coastal
38	Palm Beach, Remainder	Southeast Inland
595	Pasco, Coastal	Southwest Coastal
736	Pasco, Remainder	Southwest Inland
42	Pinellas, Coastal	Southwest Coastal
81	Pinellas, Remainder	Southwest Inland
46	Pinellas, St. Petersburg	Southwest Coastal
50	Polk	Inland

Territory	Territory Description	Region
992	Putnam	Inland
607	Santa Rosa, Coastal	Panhandle Coastal
724	Santa Rosa, Remainder	Panhandle Inland
583	Sarasota, Coastal	Southwest Coastal
715	Sarasota, Remainder	Southwest Inland
512	Seminole	Inland
533	St. Johns, Coastal	Northeast Coastal
702	St. Johns, Remainder	Northeast Inland
183	St. Lucie, Coastal	Northeast Coastal
562	St. Lucie, Remainder	Northeast Inland
921	Sumter	Inland
933	Suwannee	Inland
596	Taylor, Coastal	Panhandle Coastal
737	Taylor, Remainder	Panhandle Inland
922	Union	Inland
62	Volusia, Coastal	Northeast Coastal
63	Volusia, Remainder	Northeast Inland
608	Wakulla, Coastal	Panhandle Coastal
725	Wakulla, Remainder	Panhandle Inland
609	Walton, Coastal	Panhandle Coastal
726	Walton, Remainder	Panhandle Inland
934	Washington	Inland

SOUTHERN OAK INSURANCE COMPANY - GOLDEN LEAF PROTECTION HOMEOWNERS PROGRAM

500. HOMEOWNER PREMIUM CALCULATION WORKSHEET

Southern Oak Insurance Company		HOMEOWNER PREMIUM CALCULATION WORKSHEET					Homeowners – Golden Leaf Protection Program		
Named Insured <input style="width:100%;" type="text"/>		Form: HO <input style="width:50%;" type="text"/>		Territory <input style="width:50%;" type="text"/>		Ex-wind <input style="width:50%;" type="text"/>		AOP Ded <input style="width:50%;" type="text"/>	
Coverage <input style="width:50%;" type="text"/>		Limit <input style="width:50%;" type="text"/>		Territory Desc <input style="width:50%;" type="text"/>		Ex-contents <input style="width:50%;" type="text"/>		Hur Ded <input style="width:50%;" type="text"/>	
A <input style="width:50%;" type="text"/>		B <input style="width:50%;" type="text"/>		Base Class Prem <input style="width:50%;" type="text"/>		Key Factor <input style="width:50%;" type="text"/>		Year Built <input style="width:50%;" type="text"/>	
C <input style="width:50%;" type="text"/>		D <input style="width:50%;" type="text"/>		Wind Exclusion Credit <input style="width:50%;" type="text"/>		Prot Class <input style="width:50%;" type="text"/>		Age of Home <input style="width:50%;" type="text"/>	
E <input style="width:50%;" type="text"/>		F <input style="width:50%;" type="text"/>		Wind Discount Factor <input style="width:50%;" type="text"/>		Const. Type <input style="width:50%;" type="text"/>		Age of Home <input style="width:50%;" type="text"/>	
				Wind Mitigation Credit <input style="width:50%;" type="text"/>		Prot./Const. Factor <input style="width:50%;" type="text"/>		Non-Wind <input style="width:50%;" type="text"/>	
				BCEG Credit (Uncapped) <input style="width:50%;" type="text"/>				Wind <input style="width:50%;" type="text"/>	
				BCEG Credit (Capped) <input style="width:50%;" type="text"/>					
Premium Before Options and Surcharges									
Base Class Premium (BCP):									
Wind Exclusion Credit: (if ex-wind)									
Adjusted Base Class Premium:		Base Class Premium		-		Wind Exclusion Credit		=	
Form Factor:		HO3 = 1.0		HO4 = 1.0		HO6 = 1.0		x	
Protections/Construction Factor:									
Key Premium:		Adjusted Base Class Premium		x		Form Factor		x	
Key Factor:		Key Premium		x		Protection/Construction Factor		=	
Initial Base Premium:		Key Premium		x		Key Factor		=	
HO-3:									
Windstorm Mitigation Credit: (if applicable)									
BCEG Credit: (note: WM*BCEG<or= .10)		Discount (Factor from table)		=		Factor (1- Discount)		=	
Uncapped WLM/BCEG Factor		WLM Factor		*		BCEG Factor		=	
Capped WLM/BCEG Factor						If uncapped <0.10, then use 0.10		=	
Wind Risk Factor (WRF)									
a. WRF Distance to Coast						Factor		=	
b. WRF Year Built						Factor		=	
c. WRF Roof Age						Factor		=	
d. WRF Number of Stories						Factor		=	
e. WRF Floor Area						Factor		=	
Uncapped WRF Factor						a*b*c*d*e		=	
Capped WRF Factor (Rounded to 4 places)						If uncapped <0.25 then use 0.25. If uncapped >1.50, then use 1.50		=	
Combined WLM/BCEG, WRF Factor		(WLM/BCEG Factor * WRF Factor)		-		1		=	
Combined WLM/ BCEG, WRF Credit (0 if ExWind)		BCP x Wind Disc Factor		x		Combined WLM/BCEG, WRF Factor		x	
Base Premium (HO3):		Initial Base Premium		+		Combined WLM/BCEG, WRF Credit		=	
HO-4 and HO-6:									
Windstorm Mitigation Credit: (if applicable)									
BCEG Credit: (note: WM+BCEG<or= .90)		BCP x Wind Disc Factor		x		Wind Mit Factor		x	
Base Premium (HO4/HO6):		BCP x Wind Disc Factor		x		BCEG Factor		x	
Non-Wind Base Premium:		Initial Base Premium		x		Wind Mit Credit		-	
Wind Base Premium:		Base Premium		-		BCEG Credit		=	
Non-Wind Age of Home: (HO-3 only)		Non-Wind Base Premium		x		1 - Wind Disc Factor		-	
Superior Construction:		Base Premium		x		Non-Wind Base Premium		-	
Townhouse or Rowhouse: (HO-3 only)		Base Premium		x		Non-Wind Age of Home Factor		+/-	
Deductible Option:		Base Premium		x		Townhouse/Rowhouse Factor		+	
Home Alert Credit:		Base Premium		x		Deductible Factor		+/-	
Subtotal "A"		Base Premium		x		Protective Device Factor		-	
						Fire - .035; Burglar - .026; Fire & Burglar - .043; Sprinkler - .035 (Class A)/ .06 (Class B)		=	
Coverage Options and Endorsements									
Personal Property Replacement Cost:									
Ordinance or Law Coverage-Increase to 50% (HO-3 only)		Initial Base Premium		x		PPRC Factor		(HO3 - .15; HO4/HO6 - .35)	
Ordinance or Law Coverage - Increase to 50% (HO-6 only)		Base Premium		x		0.035		+	
Personal Property Increase: (HO-3 only)		Key Premium		x		(Incr in Cov A (\$000)		x	
Personal Property Reduction: (HO-3 only)		Increase in Cov C (\$000)		x		0.25		x	
Personal Property Exclusion: (HO-3 only)		Reduction in Cov C (\$000)		x		0.07		x	
Premium Package:		Base Premium		x		Canopy: \$99		+	
Liability Increase (Coverage E):		Acorn: \$52						+	
Medical Payment Increase (Coverage F):		\$300,000: \$20						+	
Incidental Occupancy - Property:		\$3,000: \$5						+	
Incidental Occupancy - Liability:		Limit (\$000)		x		\$6		+	
Other Structures - Increased Limits		\$18						+	
Other Structures Rented to Others - Prop Coverage		Increase in Cov B (\$000)		x		\$4		+	
Other Structures Rented to Others - Liability Coverage		Increase in Cov B (\$000)		x		\$6		+	
Decreased Limits - Coverage B		\$38						+	
Units Regularly Rented to Others: (HO-6 only)		Adjusted Base Class Premium		x		Coverage B Factor		-	
Loss Assessment Coverage Increase:		(Base Premium + Deductible credit/surcharge)		x		0.25		+	
Additions and Alterations - Increased Limits (HO-6 only)		See Manual (Rule 220)				\$2,000 Limit: \$4-\$8 based on terr		+	
Additions and Alterations - Special Coverage (HO-6 only)		Increase in Cov A (\$000)		x		0.04 (HO6 key factor)		x	
Fungi, Wet or Dry Rot, or Bacteria Section I Coverage		Increase in Cov A (\$000)		x		\$1		+	
		\$25,000 Limit \$45				\$50,000 Limit \$72		+	

