Payment Address
Heritage Insurance
C/O The Bank of Tampa
PO Box 22007
Tampa, FL 33622-2007

Overnight Address
Heritage Insurance - C/O The Bank of Tampa, Remittance Department
4503 Woodland Corp. Blvd. Ste. 100
Tampa, FL 33614

Customer Service & Underwriting
855-620-9978
For all endorsements, please use the online Document Upload feature or email:
endorsements@heritagepci.com

Sales and Marketing
salesandmarketing@heritagepci.com

Payment Options
FULL PAY:
100% of the total policy premium.
Mortgage companies - full pay only.
No premium finance allowed.

SEMI-ANNUAL PAY PLAN:
60% down, plus: $3 installment fee & $10 annual service fee
40% due on day 180, plus: $3 installment fee

QUARTERLY PAY PLAN:
40% down, plus: $3 installment fee & $10 annual service fee
20% due on days 90, 180 & 270, plus: $3 fee, for each installment

11 PAY PLAN:
11 equal monthly installments automatically deducted from the insured’s bank account.
$2 fee, for each installment & $10 annual service fee

Available only in the new system
Credit Card Options:
Visa, MasterCard, American Express and Discover payments for insured
Full Pay, Semi-Annual and Quarterly plan options.

Agents may apply payments online by clicking on the payment tab at the bottom of the policy page.

Agent Binding Authority and Available Limits Form HO 3

<table>
<thead>
<tr>
<th>Age of Home</th>
<th>0 – 60 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwelling Coverage Limits</td>
<td>$125,000 - $750,000 (Limits vary in Dade, Broward, Palm Beach &amp; Monroe)</td>
</tr>
<tr>
<td>High Value Dwelling</td>
<td>$750,000+ must be submitted to Underwriting for approval.</td>
</tr>
<tr>
<td>Other Structures Limits</td>
<td>0% to 70% of Coverage A.</td>
</tr>
<tr>
<td>Personal Property Limits</td>
<td>25% to 75% of Coverage A. May be excluded with HPC CE 07 12. Replacement cost available on limits of 25% or higher.</td>
</tr>
<tr>
<td>Loss of Use Limits</td>
<td>10% of Coverage A.</td>
</tr>
<tr>
<td>Personal Liability Limits</td>
<td>$100,000; $200,000; $300,000 or $500,000</td>
</tr>
<tr>
<td>Medical Payments Limits</td>
<td>$1,000; $2,500 or $5,000</td>
</tr>
<tr>
<td>Scheduled Personal Property Limits</td>
<td>Appraisals or bills of sale including photo less than 3 years old for items worth $2,500 or more. Schedules over $35,000 or individual items over $10,000 require Underwriting approval prior to binding and require monitored central station burglar and fire alarms.</td>
</tr>
<tr>
<td>Deductible Options AOP: $500, $1,000, $2,500, $5,000飓风: $500, 2%, 5%, 10%</td>
<td></td>
</tr>
<tr>
<td>Protection Class 9</td>
<td>Must be located on well-maintained roads accessible year-round; visible to neighbors or street; in better than average condition; no prior losses. If not a primary residence occupied year-round, a central station burglar and fire alarm is required.</td>
</tr>
<tr>
<td>Protection Class 10</td>
<td>Ineligible</td>
</tr>
<tr>
<td>Liability Claims History</td>
<td>No previous loss (whether or not paid by insurance) at this or any other location.</td>
</tr>
<tr>
<td>Property Claims History</td>
<td>Any loss (whether or not paid by insurance) in the past 3 years at this or any other location other than one water or one Act of God loss (wind, hail, hurricane, lighting) provided the amount of loss is less than $10,000.</td>
</tr>
<tr>
<td>Occupancy</td>
<td>Must be owner occupied as primary or secondary/seasonal. A dwelling unoccupied for more than 3 months per one year period must be located in a “secured area” (limited access with locked gates or guards) or the dwelling has a functioning central station fire alarm and central station burglar alarm.</td>
</tr>
</tbody>
</table>

Available Credits
- Secured Community/Building Available on primary residence only
- Senior/Retiree Discount Available for any insured age 55 and older
- Protective Devices Fire, Burglar, Sprinkler
- Masonry Veneer Available on brick over frame homes only (no Stucco or Hardiboard)

Replacement Cost Estimator
Heritage Insurance uses the ISO 360Value Replacement Cost Estimator tool and makes it available to our agents on our website. We do not accept other companies’ replacement cost estimators. The use of the ISO 360 estimator in our system is required. A new or updated RCE is required when new business is written. No variance applies for dwellings that do not meet the minimum Coverage A.

Roof Requirements
All roofs must be in good condition
- Composition Shingle 15 years old or newer
- Architectural Shingle 20 years old or newer with underwriting review prior to binding. Additional information including an inspection and color photos may be required.
- Metal 20 years old or newer
- Tile - Clay and Concrete 30 years old or newer
- Partial Flat Roofs Acceptable if less than 20% and replaced in past 15 years
- Flat Roofs Roofs over 20% flat are not eligible

Additional Endorsements
- Pillar & Pillar Plus Broadening / Stretch endorsements - see Pillar Enhanced Coverage Endorsement Comparison for details.
- Mini-Farm Allows for incidental farming operations on the residence premises (no working farms)
- Other Structures Rented to Others Covers other structures on the “residence premises” rented or held for rental.
### 4 Point Inspection Requirements

<table>
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<tr>
<th>Age Range</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>41-60 Years Old</td>
<td>Prior to binding an acceptable 4 point inspection (including color photos) is required showing all systems have been updated as described below and are in good working condition. <strong>Please complete quote and application prior to contacting underwriting for review.</strong></td>
</tr>
<tr>
<td>HVAC</td>
<td>Underwriting may allow systems older than 15 years depending on condition, age, maintenance, remaining life and location. Risks with air handlers located in the attic are ineligible if the handler is over 15 years old.</td>
</tr>
<tr>
<td>Electrical</td>
<td>Must be in good condition with minimum of 100 amp service required (200 amp preferred). Knob &amp; tube wiring, aluminum wiring and fuses unacceptable. Zinsco, Sylvania, Challenger or Federal Pacific electrical panels are not allowed. Aluminum service line from the street to the dwelling is acceptable. Older panels on the exterior walls are prohibited.</td>
</tr>
<tr>
<td>Plumbing</td>
<td>Water Damage Exclusion applies unless all plumbing has been updated from the walls out in the last 15 years, in which case either limited water damage coverage or full water coverage may be available. Water heater must be 15 years old or newer to qualify for either full or limited water damage coverage. <strong>Contact Underwriting prior to binding.</strong></td>
</tr>
<tr>
<td>Homes 61 years and older - Ineligible</td>
<td></td>
</tr>
</tbody>
</table>

### Ineligible Risks - Please refer to manual for complete list

- Porches or decks more than 2 ft. off the ground or with 3 or more steps without proper handrails.
- Homes with open foundations. Crawlspace is acceptable as long as it is properly enclosed. Lattice is not acceptable.
- Factory fabricated, transportable housing units built on a chassis (mobile or manufactured homes).
- Properties located entirely over water.
- Risks with any prior or current Sinkhole activity whether or not it results in a loss to the dwelling.
- Homes of unconventional construction including but not limited to Log Homes, EIFS, or synthetic Stucco.
- Homes with wood shingled roofs.
- Homes without permanently installed heat source or with wood burning stoves, space heater or fireplaces as primary source of heat.
- Properties in a state of disrepair or properties with existing damage.
- Risks with rental exposure. Note: A duplex, wherein one side is owner-occupied and the other side is rented is acceptable.
- Risks insured for less than 100% replacement cost.
- Risks with a replacement value that is below our minimum.
- Homes with Incidental Occupancies other than those permitted under Permitted Incidental Occupancies- Residence Premises rule or homes used for any purpose other than residential.
- Vacant or unoccupied homes.
- Swimming pools that are not protected by a locking chain-link or privacy fence at least 4’ high or screened enclosure. No split rail fences.
- Spas that are not covered and locked.
- Properties located on a farm, ranch, orchard or grove or where commercial farming or ranching operations take place unless the risk is eligible for and has added the Mini-Farm endorsement.
- Risks with vicious or exotic animals. Vicious animal is defined as any animal, regardless of breed, that has a negative history including, but not limited to, biting, snapping, or causing or attempting to cause injury to an individual or other animal. Saddle animals are permitted when there is no business use.
- The following breeds are not eligible: Akita, American Bulldog, Beauceron, Caucasian Mountain Dog, Chow, Doberman-Pinscher, German Shepherd, Great Dane, Keeshond, Pit Bull, Presa Canario, Rottweiler, Staffordshire Terrier, Wolf &/or Wolf Hybrids, or any mix of these breeds.
- Home Day Care without evidence of commercial liability coverage and a copy of the State or County Home Day Care license provided each year.
- Each townhouse/row house unit must be separated by parapet walls or adequate masonry firewalls. There may be a maximum of 8 units per building.
- Risks with unusual or excessive liability exposure (trampolines, skateboard/bicycle ramps, swimming pool slides or diving boards and ATVs) are not acceptable for coverage. Bodily injury and property damage liability are excluded for injuries or damage resulting from their use.
- Risks deeded as a condominium, regardless of insured's responsibility for the exterior of the dwelling.

### Submission Requirements

- **No Prior Coverage**
  Risks with no proof of prior insurance or with a lapse in coverage over 30 days will be written with a surcharge of 10%. Risks with 90+ days of lapse must be reviewed by underwriting. Explanation for lapse is required and will be reviewed on an individual basis. Agent must obtain a signed statement of no loss for any lapse in coverage. Keep copies of prior insurance or closing documents in your files.

- **Insurance Score**
  The insurance score is required prior to binding. A discount or a surcharge may apply.

- **Entity Liability**
  Entities may not be written as the primary named insured. Entities 100% owned by the insured with an interest in the premises may be listed as an Additional Insured only.

- **Wind Mitigation Form**
  WLM Form with photos, in color, must be submitted to the company once the risk is bound using the online document upload feature. Heritage currently accepts the 2010 & 2012 form editions.

- **Dog Liability**
  When purchasing Dog Liability coverage, the agent must complete a Dog Liability Application found under the Forms Tab in the Main Menu.

- **Frame Construction**
  Applies when the exterior walls of frame construction (including gables) exceed 33 1/3% of total exterior wall area.

- **Foreclosure / Short Sale / Bank Owned Property**
  These must be submitted to Underwriting prior to binding. We require a current pre-closing inspection as well as a 4-point inspection verifying that the property is in good condition.

- **Bankruptcy**
  Must be reviewed by UW if occurred in the past 5 years.

### Golf Cart Coverage - 4 options:

- $5k Coverage C
- $50k Coverage E
- $5k Coverage F
- $5k Coverage C
- $100k/$300k/$100k Coverage E
- $5k Coverage F
- $10k Coverage C
- $100k/$300k/$100k Coverage E
- $5k Coverage F
- $15k Coverage C
- $100k/$300k/$100k Coverage E
- $5k Coverage F

Edition Date 2/17/2016