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HOMEOWNERS & DWELLING FIRE

PRODUCT GUIDE

CONTACT INFORMATION

WEBSITE

www.monarchnational.com

PAYSITE

<https://pay.monarchnational.com/>

CLAIMS DEPARTMENT

- (800) 293-2532 Option #1
- Claims Email:
Claims@monarchnational.com

CUSTOMER SERVICE HOURS OF OPERATION

Monday – Friday 9:00AM – 5:00PM

ADDRESS (MAIL AND CERTIFIED)

Monarch National Insurance Company
PO Box 13239
Tallahassee, FL 32317

MARKETING HOURS OF OPERATION

Monday – Friday 9:00AM – 5:00PM

CLAIMS HOURS OF OPERATION

24 HOURS

CUSTOMER SERVICE/UNDERWRITING

- (800) 293-2532 Option # 4
- Customer Service Email:
CSR@monarchnational.com
- Underwriting Email:
UWInfo@monarchnational.com
- PTS Client file: Attach document feature
under 'Notes/Docs' tab

PAYMENTS

Monarch National Insurance Company
PO Box 15138
Worcester, MA 01615



Tell Us How We're Doing!

We can't transform for the better without you! Please
let us know how we are doing.

Quick Reference

MNIC CONTACT INFORMATION

- CUSTOMER SERVICE/UNDERWRITING
- MARKETING DEPARTMENT
- CLAIMS DEPARTMENT

BINDING AUTHORITY/ LIMITS / PROGRAM DESCRIPTIONS

- BINDING AUTHORITY LIMITS
- DEDUCTIBLES
- DEFINITION OF POLICY FORMS
- HOMEOWNERS: HO-3
- HOMEOWNERS: HO-4
- HOMEOWNERS: HO-6
- DWELLING FIRE: DP-3
- HURRICANE TROPICAL STORM & OTHER IMPENDING DANGER BINDING RESTRICTIONS
- HVHO 'HIGH VALUE' GUIDELINES
- NEW BUSINESS CORRESPONDENCE & SUBMISSIONS
- PASCO, HERNANDO, & MONROE COUNTY RESTRICTIONS
- REQUIRED FOR SUBMISSION/REQUIRED DOCS

COVERAGE OPTIONS

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- ACTUAL CASH VALUE (ACV Contents Coverage)
- ACTUAL CASH VALUE (ACV) LOSS SETTLEMENT ROOF COVERING
- ADDITIONAL COVERAGE 'B' – OTHER STRUCTURES
- DOG LIABILITY COVERAGE
- EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT
- IDENTITY THEFT EXPENSE AND RESOLUTION SERVICES
- LIMITED SCREENED ENCLOSURE AND CARPORT COVERAGE
- LIMITED WATER DAMAGE BUY-BACK COVERAGE - HO3 & HO6
- LIMITED WATER DAMAGE BUY-BACK COVERAGE - DP3
- SCHEDULED PERSONAL PROPERTY
- REFRIDGERATED PERSONAL PROPERTY
- SERVICE LINE ENDORSEMENT
- SINKHOLE LOSS COVERAGE
- TOTAL RENOVATIONS - (Year Built Adjustment)
- UNIT-OWNERS COVERAGE A – SPECIAL COVERAGE
- UNIT-OWNERS RENTAL TO OTHERS (HO6 Only)
- WATER DAMAGE EXCLUSION (AOP Only)
- WATER BACK UP AND SUMP OVERFLOW

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- GENERAL RULES
- PAYMENT PLAN OPTIONS & FEE STRUCTURE
- EQUITY CANCELATION & PREMIUM ROUNDING

MISCELLANEOUS CREDITS/DEBITS/SURCHARGES

- COMPANION POLICY DISCOUNT - DP3 only
- HOMEOWNER FLOOD POLICY DISCOUNT
- E-POLICY (PAPERLESS) DISCOUNT
- LOSS HISTORY SURCHARGE
- MISCELLANEOUS DEBITS, CREDITS, SURCHARGES
- NO PRIOR INSURANCE/LAPSE IN COVERAGE FACTOR OTHER RATING FACTORS
- PROTECTIVE DEVICES CREDIT
- SENIOR/RETIREE
- WATER MITIGATION CREDITS

UNDERWRITING ELIGIBILITY & GENERAL RULES

- ACREAGE
- ALUMINUM WIRING
- ANIMAL LIABILITY EXCLUSION
- ANNUAL DWELLING AND OTHER STRUCTURES COVERAGE ADJUSTMENT
- CHANGE IN POLICY TERMS
- CLAIM REPORTING
- CONSTRUCTION DEFINITIONS
- CREDITS/DISCOUNTS
- DIVING BOARDS/ POOL SLIDES/ TRAMPOLINES/ & PLAYGROUND EQUIPMENT
- EIFS - Exterior Insulation and Finish Systems
- FOUNDATIONS
- CRAWLSPACES AND OPEN FOUNDATIONS
- PIERS AND PILINGS
- GENERAL PROPERTY CONDITION
- HO4 – CHANGE OF ADDRESS RULE
- INSPECTION REQUIREMENT
- LOSS HISTORY (Prohibited/Ineligible risk)
- LAPSE IN COVERAGE/NO PRIOR INSURANCE
- OCCUPANCY/USE
- ACCEPTABLE SHORT-TERM RENTAL
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- SECONDARY/SEASONAL RESIDENCES
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- OWNERSHIP
- POLYBUTYLENE PLUMBING
- PREVIOUS CANCELLATIONS/NON-RENEWALS

PROHIBITED/INELIGIBLE RISKS

- PROTECTION CLASS LIMITATIONS
- REPLACEMENT COST ESTIMATORS (RCE)
- ROOF AGE AND CONDITION RESTRICTIONS – HO3 & DP3
- ROOF COVERING ILLUSTRATIONS
- ROOF SHAPES
- UNACCEPTABLE SINKHOLE LOSS COVERAGE RISKS
- SOLAR PANELS/SOLAR SYSTEMS
- SWIMMING POOLS
- TRANSFER OR ASSIGNMENT
- WATER HEATERS
- WIND POOL

Homeowners and Dwelling Fire Manual

Proof of Prior Coverage: All Forms

Risks without proof of prior insurance or risks with a coverage lapse of greater than 30 days are subject to a **25%** surcharge but must be referred for underwriting review and approval. **HO-3, HO-6 & DP-3: Mandatory Water Damage Exclusion endorsement is applicable for the initial policy term.**

Limited Water Damage buyback is available to purchase with a \$10,000 max limit.

This surcharge does not apply to:

- New purchases provided a settlement statement is obtained.
- A new lease or rental agreement for HO-4 risks with an effective date within 30 days of the effective date of the lease.

"Underwriting Reasons": All Forms (New Business Only)

- Risks that have been insured with the Company within the last 3 years or those that are currently pending cancellation for a reason other than "Exposure and Risk Management" (*reduction of hurricane exposure/risk management*) require underwriting review/approval before binding.
- **A copy of the non-renewal notice is required to be submitted to underwriting.**

Use this MNIC (the 'Company') product guide, as well as bulletins, as they become effective. Bulletins and Product Highlight Sheets issued may change this product guide. Our rating/policy management software is located at: MonarchNational.com

All Correspondence/Information Submission Portals

MNIC's Underwriting Department is now accepting "All Correspondence" via:

- Homeowners/ PTS portal /PTS Attachments upload (*preferred method*) - Bound risks are available in PTS the 1st business day within 15-30 minutes after binding
- Customer Service E-mail: CSR@MonarchNational.com
- Underwriting E-mail: UWInfo@MonarchNational.com
- US Mail: PO Box 13239, Tallahassee, FL 32317

New Business

All new businesses must be bound online via MonarchNational.com. Authorized agents have full binding authority on risks meeting our published Underwriting Guidelines at the time of binding. After fully completing an application, it must be signed by both producer and insured(s). The insured(s) initials are **required** in all applicable sections of the application. Applications and all supporting documents are to be retained by the agent in the client file and made available for audit to the The company, or its appointed representative, for a period of no less than 5 years from the date coverage is bound.

NOTE: Applications and all supporting documents must be submitted on risks with Coverage 'A' \$1 Million and above. Payment in full or down payment amount, as per the payment option selected, must be collected at time of binding and submitted within 10 days from the **date coverage is effective. Under no circumstances is coverage to be backdated.** Agents may bind policies up to thirty (30) days in advance of the effective date.

NOTE: Power of Attorney is acceptable; a copy of the Power of Attorney must be submitted to the Company.

Homeowners Forms Dwelling Fire Form

Definition of Policy Forms & Coverage

Homeowners HO-3:

Provides replacement cost coverage on the insured structures and actual cash value (ACV) on personal property. ACV coverage on contents is automatically included in the base coverage with Replacement Cost coverage available by endorsement.

Minimum and Maximum Limits

NOTE: In an effort to manage our exposure, the Company may close, limit, or restrict certain geographical areas. The Company may accept risks in certain closed geographical areas with additional underwriting information.

HO-3: Homeowners Special Form Coverage HO-3: Homeowners Special Form

****Coverage 'A' limits in excess of \$1 Million are only available with prior underwriting approval.**

Risks owned in the name of a Corporation, LLC or Non-Qualified Personal Trust are eligible with Premises Liability only.

Coverage HO-3: Homeowners Special Form FL Panhandle Age of home over 10 years requires FBC and Opening Protection A1	
Dwelling	FL Panhandle Counties: Minimum: \$500,000 Maximum: **\$2,000,000 SOLO Counties: Minimum: \$300,000 Maximum: **\$2,000,000 Miami-Dade: Minimum: \$500,000 Maximum: **\$2,000,000 Broward, Palm Beach: Minimum: \$400,000 Maximum: **\$2,000,000 Hernando, Pasco: Minimum: \$500,000 Maximum: **\$2,000,000 All Other Open Counties: Minimum: \$250,000 Maximum: **\$2,000,000
Other Structures	1% - 70% of Dwelling
Contents	25% - 70% of Dwelling Available: 0% Exclude Personal Property
Loss of Use/Fair Rental	20% of Dwelling
Value Personal Liability	\$100,000, \$200,000, or \$300,000
Medical Payments	\$2,500 or \$5,000

Coverage 'A' limits in excess of \$1 Million are only available with prior underwriting approval. Risks owned in the name of a Corporation, LLC or Non-Qualified Personal Trust are eligible for Premises Liability only. Secondary or Seasonal occupied risks are eligible for Premises Liability only.

HO-3: LIMITED COUNTIES Florida Panhandle

Cov. A Minimum: \$500,000 | Cov. A Maximum: \$2,000,000

Age of home over 10 years requires FBC and Opening Protection A1

BAY	HOLMES	OKALOOSA
CALHOUN	JACKSON	SANTA ROSA
ESCAMBIA	JEFFERSON	TAYLOR
FRANKLIN	LEON	WAKULLA
GADSDEN	LIBERTY	WALTON
GULF	MADISON	WASHINGTON

HO-3 Deductibles

- Standard deductibles are \$1,000 for all-perils and 2% of Coverage 'A' for wind loss caused by hurricanes.
- Other options include: \$500, \$2,500 \$5,000, and \$10,000 for all other perils.
- Windstorm/Hurricane deductible options are \$500, 2%, 3%, 5% or 10% of Coverage 'A'.
- **Please note: Mid-term changes to wind deductibles are not acceptable.**

High Value Homeowner Guidelines (HVHO):

Coverage 'A' \$1 Million and greater has the following additional underwriting requirements:

- All HVHO risks are subject to Underwriter approval.
- All HVHO risks require a comprehensive inspection within the first 30 days of the 60-day underwriting period to verify the exposure and insurance to value. Any discrepancies in valuation between the initial RCE and the High Value Inspection will be adjusted (post bind) to reflect 100% Replacement Cost.

Replacement Cost Estimator (MSB RCE):

We require the use of our integrated MSB RCE tool. You can create a second, more detailed RCE by utilizing the Core Logic MSB RCT Express® link that is available in the [Agent Portal](#). Coverage should always be rounded up to the nearest 'thousand.'

Tenants: HO-4

Provides replacement cost coverage on improvements and betterments and actual cash value on personal property. ACV coverage on contents is automatically included in the base coverage with Replacement Cost coverage available by endorsement.

Minimum and Maximum Limits

HO-4: Contents Broad Form

Coverage Type	Coverage Limit
A – Dwelling	Not Applicable
B – Other Structures	Not Applicable
C – Contents	\$10,000 - \$50,000
D – Loss of Use	20% of Contents
E – Personal Liability	\$100,000, \$200,000, or \$300,000
F – Medical Payments	\$2,500 or \$5,000

HO-4 Deductibles

- Standard deductibles are \$1,000 for all perils and 2% of Coverage 'C' for wind caused by hurricanes.
- An optional \$500 deductible is available.
- **Please Note: Mid-term changes to wind deductibles are not acceptable.**

Inspections:

HO-4 risks do not require a 4-point inspection if the risk is 30 years of age or older.

Ownership/Acceptability:

HO-4 policies can only be written in the name of an individual person(s).

If there are two applicants listed on an HO4 policy and they are married or family relation (confirmed), we will accept both as named insureds. No additional information is needed.

- If we are making an exception due to applicants being engaged to be married or have a domestic partnership, **both signatures** will be required on the application.
- Two people with different last names that are unmarried or unrelated are not eligible for the HO-4 policy this example, the two individuals will require two separate HO-4 policies even if both persons are listed on the lease agreement.

Additional Interests:

Additional Interests (*not an additional insured*) may be added to the HO-4. However, it can only be the owner of the property location or the management company that maintains the leased premises.

Student Housing:

Please note that fraternity, sorority or any similar housing arrangement are Prohibited Risks.

Off campus/On campus 3rd party housing facilities that are unaffiliated with the college and/or university are eligible.

Unit-Owners: HO-6

Provides replacement cost coverage on additions and alterations that are not the responsibility of the association and actual cash value on personal property within the insured premises. ACV coverage on contents is automatically included in the base coverage with Replacement Cost coverage available by endorsement.

Minimum and Maximum Limits

NOTE: In an effort to manage our exposure, the Company may close, limit, or restrict certain geographical areas. The Company may accept risks in certain closed geographical areas with additional underwriting information.

***** Please refer to the most recent Product Line Underwriting Highlight sheet for the most up to date limitations on exposures and/or coverage minimums throughout certain areas of the state. *****

Dwelling	SOLO Counties: Minimum: \$50,000 Maximum: \$500,000 Tri-County Counties: Minimum: \$100,000 Maximum: \$500,000 All Other Open Counties: Minimum: \$50,000 Maximum: \$500,000
Other Structures	Not Applicable
Contents	Tri-County Counties: Minimum: \$50,000 Maximum: \$200,000 All Other Open Counties: Minimum: \$20,000 Maximum: \$200,000 Tri-County Counties If 'Rented to Others': \$20,000 All Other Open Counties If 'Rented to Others': \$20,000
Loss of Use/Fair Rental	40% of Contents
Personal Liability	\$100,000, \$200,000, or \$300,000
Medical Payments	\$2,500 or \$5,000

Coverage 'A' limits in excess of \$1 Million are only available with prior underwriting approval. Risks owned in the name of a Corporation, LLC or Non-Qualified Personal Trust are eligible for Premises Liability only. Secondary, Seasonal and Tenant occupied Risks are eligible for Premises Liability only.

HO-6 Deductibles

- Standard deductibles are \$1,000 for all-perils and 2% of Coverage 'C' for wind caused by hurricanes. Other options are \$500 or \$2,500 for all perils. A \$2,500 AOP deductible is only available if Coverage 'C' is above \$125,000.
- Mid-term changes to wind deductibles are not acceptable.**

HO-6 Acceptable Occupancy & Short-Term Rental to Others:

- HO-6 risks must be legally organized under a Condominium Association as defined by Chapter 718 of the Florida Statutes which govern Condominium Associations and their mandate of specific insurance requirements.
- HO-6 risks can be Owner occupied as a Primary, Secondary, or Seasonal residence.
- Tenant occupied units can be rented to others: Annual, Semi-Annual, or Quarterly
- If the unit is rented to others on a short-term basis (less than 3 months or less than 90 days, whichever is greater) an additional surcharge (Short-term Rental to Others surcharge*) of \$50.00 will be added to policy premium.**

Owner and/or Tenant: DP-3

Provides replacement cost coverage on the insured structures and actual cash value (ACV) on personal property. ACV coverage on contents is automatically included in the base coverage with Replacement Cost coverage available by endorsement.

Minimum and Maximum Limits

NOTE: In an effort to manage our exposure, the Company close, limit, or restrict certain geographical areas. The Company may accept risks in certain closed geographical areas with additional underwriting information.

***** Please refer to the most recent Product Line Underwriting Highlight sheet for the most up to date limitations on exposures and/or coverage minimums throughout certain areas of the state. *****

Coverage DP-3: Dwelling Fire Special Form FL Panhandle Age of home over 10 years requires FBC and Opening Protection A1	
Dwelling	FL Panhandle Counties: Minimum: \$500,000 Maximum: **\$2,000,000 SOLO Counties: Minimum: \$300,000 Maximum: **\$2,000,000 Miami-Dade: Minimum: \$500,000 Maximum: **\$2,000,000 Broward, Palm Beach: Minimum: \$400,000 Maximum: **\$2,000,000 Hernando, Pasco: Minimum: \$500,000 Maximum: **\$2,000,000 All Other Open Counties: Minimum: \$250,000 Maximum: **\$2,000,000
Other Structures	1%, 2%, 5%, 10%, 15%, 20% of Dwelling
Contents	\$5,000 - \$500,000 (Coverage may be excluded)
Loss of Use/Fair Rental	10% of Dwelling
Personal Liability	\$100,000 & \$300,000 Coverage May be Excluded
Medical Payments	\$1,000 & \$5,000

Coverage 'A' limits in excess of \$1 Million are only available with prior underwriting approval. Risks owned in the name of a Corporation, LLC or Non-Qualified Personal Trust are eligible for Premises Liability only. Secondary, Seasonal and Tenant occupied Risks are eligible for Premises Liability only.

DP-3 Deductibles

- Standard deductibles are \$500 for all-perils and \$500 for wind loss caused by hurricanes. Other options are \$1,000, \$2,500 and \$5,000 for all other perils. Other Windstorm/Hurricane deductible options are 2%, 5% or 10% of Coverage 'A'.
- Mid-term changes to wind deductibles are not acceptable.

Actual Cash Value (ACV) Loss Settlement Endorsement:

At **31 years of age and older** the following coverages are settled at actual cash value at the time of a covered property loss but not more than the amount required to repair or replace the damaged property.

- Coverage A – Dwelling settled at ACV
- Coverage B – Other Structures at ACV

This rule applies to all covered peril losses, except for Fire and Lightning losses, which must be settled at Replacement Cost. Florida Statute 627.702 (2) requires all property losses involving Fire and/or Lightning to be settled at Replacement Cost.

Note: Replacement Cost settlement for Coverage A & B may be endorsed with underwriting approval by submitting a signed endorsement request accompanied by a current, favorable 4 point inspection no older than 6 months.

DP-3 Acceptable Occupancy & Short-Term Rental to Others:

- DP-3 risks can be Owner occupied as a Primary, Secondary or Seasonal residence.
- DP-3: Tenant occupied dwellings can be rented to others: Annual, Semi-Annual; Quarterly, Monthly, *Weekly and *Daily. If unit is rented to others on a short-term basis (any rental period 1-30 days) an additional surcharge (*Short-term Rental to Others surcharge) of \$50.00 will be added to policy premium.

Coverage D - Fair Rental Value vs. Coverage E - Additional Living Expenses

In the event of a loss by a covered peril, Coverage D - Fair Rental Value or Coverage E - Additional Living Expenses coverage will be triggered by occupancy.

- Coverage D - Fair Rental Value: coverage for the loss of fair rental value is triggered by non-owner/tenant occupancy.
- Coverage E - Additional Living Expenses: coverage for the additional living expenses incurred to maintain the insured's household is triggered by owner occupancy.

High-Value Homeowner Guidelines (HVHO):

Coverage 'A' of \$1 Million and above has the following additional underwriting requirements:

- All HVHO risks are subject to Underwriter approval.
- All HVHO risks require a comprehensive inspection within the first 30 days of the 60-day underwriting period to verify the exposure and insurance to value. Any discrepancies in valuation between the initial RCE and the High-Value Inspection will be adjusted (post bind) to reflect 100% Replacement Cost.

Replacement Cost Estimator (MSB RCE):

We require the use of our integrated MSB RCE tool. You can create a second, more detailed RCE by utilizing the Core Logic MSB RCT Express® link that is available in the Agent Portal. Coverage should always be rounded up to the nearest 'thousand.'

INTEGRATED MSB RCT COST ESTIMATOR

Residential Component Technology (RCT) Express is a replacement cost estimator developed by CoreLogic / MSB which is mandatory in the quoting platform for all Homeowner lines of business.

- Please retain a copy of the RCE in the agency file.
- A Uniform Residential Appraisal Report (completed within the last 12 months) can only be used to validate Coverage 'A' limits if the total estimated cost new is greater than the value that the MSB RCE indicated.
- **Coverage 'A' must be at least 100%, but not more than 125%, of the Uniform Residential Appraisal Report or Replacement Cost Estimate whichever is greater.** Coverage will always be rounded up to the nearest 'thousand.' In addition to the integrated functionality, you can also utilize a direct access version of RCT Express at the Agent Portal to help calculate your insureds RCE's and any Coverage A - Dwelling endorsement submissions.

Reference Guides

Reference guides are available as PDF files from the links listed below.

- The Home Styles Reference Guide contains graphics and descriptions of each of the home styles available.
 - Home Styles Reference Guide PDF
- The Roof Styles and Materials Reference Guide contains graphics and descriptions for the roof styles, materials, and specialty items.
 - Roof Styles and Materials Reference Guide PDF
- The External Walls Reference Guide contains graphics and descriptions for all of the exterior wall materials.
 - Exterior Walls Reference Guide PDF
- The Workspace and Task Reference Guide is a workspace overview and all of the tasks that a user can perform with RCT.
 - Workspace and Task Reference Guide PDF
 - RCT Training Manual PDF

Construction Definitions

Construction Type:	Construction Type Description
Frame	Exterior wall of wood or other combustible construction, including wood ironclad, stucco on wood or plaster on wood, combustible supports and aluminum or plastic siding over frame.
Masonry Veneer	Exterior walls of combustible construction veneered with brick or stone. Rated the same as Masonry. <i>NOTE: Stucco over frame is rated as Frame.</i>
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.
Superior Construction	Exterior walls, floors and roof constructed of masonry or other non-combustible material(s). Normally, reinforced concrete and steel construction with no presence of wood for integral support. FBC equivalent Metal/Steel framed ferro-cement exterior wall homes should be rated as 'Superior Construction.'
<i>NOTE: Mixed Construction (Masonry/Frame) A combination of both frame and masonry construction shall be classified as frame when the exterior walls of frame construction (including gables) exceed 33 1/3 % of the total exterior wall area.</i>	

Payment Plan Fee Structure

- Two (2) payment option/Semi-annual: Down payment of 60% (base premium) + \$10 (setup fee) + All assessments & fees added back in.
- Four (4) payment option/Quarterly: Down payment of 40% (base premium) + \$10 (setup fee) + All assessments & fees added back in.
- Eight (8) Payment Option: Down payment of 25% (base premium) + \$10 (setup fee) + All assessments & fees added back in.
- Seven (7) remaining payments due in seven (7) equal installments at: 60, 90, 120, 150, 180, 210, and 240-day intervals.

Subsequent Payments

Add \$1 fee per payment for every \$150 of total premium over \$1,099.

Total Premium including Fees	The fee per payment is:
\$0 to \$399	\$3
\$400 to \$499	\$4
\$500 to \$649	\$5
\$650 to \$799	\$6
\$800 to \$949	\$7
\$950 to \$1,099	\$8

Payments can be paid online at Pay.MonarchNational.com, through the Insured Portal, or via our IVR Phone System. Credit/Debit Card (i.e. American Express, Discover, MasterCard, VISA) payments will incur an additional non-refundable 2.75% convenience fee. The bank account payment option (payment via e-check) is a free service.

Equity Cancellation: All Forms

New and Renewal policies will be subject to equity cancellation on cancellations due to non-payment of premium. Equity cancellation is a process that sets all non-payment cancellation dates to the date when the pro-rated earned premium exceeds the collected premium.

- Policies will automatically be set up to cancel 15 days before the equity carry date.
- Additional premium endorsements on full-pay policies will generate an invoice with a 10-day due date.
- Additional premium endorsements on pay plan policies will generate an invoice for 25%, 40%, or 60% of the additional premium and split the balance among remaining installments.
- Additional premium endorsements that cause the equity carry date to move into the past will generate an invoice, then automatically set up to cancel the day after the invoice's due date.

Premium

The premium shall be returned pro-rata upon mid-term cancellations. All coverage will be rounded to the nearest thousand, and all premiums will be rounded to the nearest dollar.

COVERAGE ENDORSEMENTS

Changes and Mid-Term Premium Adjustments

All changes shall be made pro-rata subject to the rules and rates in effect at the inception date of the policy or latest subsequent renewal date thereafter. If insurance is increased, decreased, or canceled, the additional or return premium shall be calculated on a pro-rata basis subject to the minimum premium requirement. The agent's signature is required in order to make changes to policies. All cancellation requests must be signed by the insured and agent.

Endorsements that can only be completed at the time of renewal:

- *Windstorm Exclusion or *Hurricane Deductible changes
- * Exclusion of Personal Property/Contents Exclusion
- *Screen Enclosure Endorsements

NOTE: Screen Enclosure coverage can be added mid-term if proof that the Screen Enclosure is newly added within 30 days of the request. Endorsement requests must be postmarked within 15 days of the renewal to be eligible for processing on the renewal term.

Endorsement Name	HO-3	HO-4	HO-6	DP-3
Actual Cash Value (ACV) Loss Settlement Windstorm or Hail Losses to Roof Surfacing <i>with Roof Surfacing Payment Schedule</i>	YES	N/A	N/A	YES
The policy provides settlement for building losses in a repair or replacement cost basis, subject to certain conditions. The ACV Roof Loss Settlement Endorsement is mandatory for DP3 risks with windstorm coverage that meet the following criteria: Risks with a shingle roof or a flat roof over 10 years of age, a tile roof over 15 years of age, a metal roof, or any other accepted roofing material over 25 years of age and risks that have the Actual Cash Value Loss Settlement Endorsement for Coverages A & B. This endorsement is optional to all other risks.				
Actual Cash Value Contents Coverage (ACV) Request	Yes	N/A	N/A	N/A
The HO-3 policy provides Replacement Cost on Contents in the policy's base form. You can elect Actual Cash Value loss settlement on personal property for a discounted premium. ACV Contents Coverage: Mid-term endorsements ADDING or REMOVING the ACV Endorsement is allowed.				
Additional Coverage 'B' Other Structures Increased Limits	Yes	N/A	N/A	N/A
If additional Coverage 'B' is required beyond the maximum available, 20% of Coverage 'A' blanket limit, specific Other Structures may be added to this policy using endorsement HO 04 48 – Other Structures – Increased Limits. <i>Note that specific coverage on Other Structures cannot be added unless the 20% blanket coverage has been selected.</i> Sum of coverage provided by blanket and specific Coverage 'B' cannot exceed 70% of Coverage 'A.'				

Endorsement Name	HO-3	HO-4	HO-6	DP-3
Dog Liability <i>Please refer to page 32</i>	Yes	Yes	Yes	Yes
Dog liability is excluded from the policy; however, this optional \$25 endorsement provides a \$50,000 personal liability sub-limit. This endorsement may NOT be added for breeds of dogs with vicious tendencies such as: Akitas, American Bull Dogs, Beaucerons, Caucasian Mountain Dogs, Chow, Doberman Pinschers, German Shepherds, Great Danes, Keeshonds, Pit Bulls, Presa Canarios, Rottweilers, Staffordshire Terriers, or any mix thereof, or any dogs with a history of biting. • HO-6: Available to owner-occupied residences only. • DP-3: Available to owner-occupied residences only. Risks that are Tenant occupied and/or owned in the name of a Corporation, LLC, or similar entity are not eligible for the Dog Liability coverage option.				
Equipment Breakdown Coverage	Yes	Yes	Yes	N/A
When the optional \$50 Equipment Breakdown Coverage endorsement is attached to the policy, \$100,000 of coverage is available to pay for loss to home systems and property caused by mechanical or electrical breakdown. A \$500 per occurrence deductible will apply.				
Identity Theft Expense and Resolution Services Coverage	Yes	Yes	Yes	N/A
When the optional \$25 Identity Fraud Expense Coverage endorsement is attached to the policy, \$25,000 of coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period.				

Endorsement Name	HO-3	HO-4	HO-6	DP-3
Ordinance or Law	Yes	N/A	Yes	Yes
Provides payment for the increased costs you incur to repair or replace the damage to your covered structure in compliance with any local, state or federal law, ordinance or regulation affecting repair or construction of such structures. Ordinance or Law HO coverage limits: 0%, 10%, 25%, 50% of Coverage 'A' are available. Ordinance or Law DP coverage limits: 25%, 50% of Coverage 'A' are available.				
Refrigerated Personal Property	Yes	Yes	Yes	N/A
The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure. A \$100 deductible will apply.				
Identity Theft Expense and Resolution Services Coverage	Yes	Yes	Yes	N/A
When the optional \$25 Identity Fraud Expense Coverage endorsement is attached to the policy, \$25,000 of coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period.				
Screen Enclosure Coverage Rejection	Yes	N/A	Yes	Yes
If the screen enclosure coverage is rejected: a signed acknowledgement form rejecting coverage must be retained in file by the agent.				
Screen Enclosure & Aluminum Carport Buy Back Option	Yes	N/A	Yes	Yes
Please be advised that screen enclosures and carports are excluded from hurricane damage. You may buy back up to \$50,000 in coverage for the Screen Enclosure and Aluminum Carports through the quoting system under the "Optional Coverage" section of the quoting process. - No mid-term endorsements or REMOVING screen enclosure coverage is allowed unless proof that the structure has been removed, or newly installed, is submitted. - Coverage also includes the cost to replace or repair the screen material				

Endorsement Name	HO-3	HO-4	HO-6	DP-3
Service Line Endorsement	Yes	N/A	N/A	N/A
Optional Service Line Endorsement \$40. We cover up to a \$10,000 per occurrence limit for expense associated with direct physical loss to any underground piping or wiring located on the residence premises that provide electrical, heating, gas, waste or water service for wear and tear, rust, corrosion decay, deterioration, collapse, breakdown or freeze. A \$500 deductible will apply to all covered losses.				
Social Media Expense and Resolution Services Coverage	Yes	Yes	Yes	N/A
Additional premium: \$30. Policy may be endorsed to provide limited coverage for Social Media Expense and Resolution services. We will pay up to \$25,000 for expenses incurred by and insured as the direct result of any one social media event discovered during the policy period. Additionally, the insured will have access to resolution services from a consumer fraud specialist who will assist in the process of restoring the insured social media accounts. Coverage does not extend to any business pursuits.				
Total Renovations (Year built adjustment)	Yes	N/A	N/A	N/A
If acceptable documentation demonstrates that a residence has been totally* renovated, the year in which the total renovation began may be used as the date of construction. The total renovation will require new electrical, plumbing (above the slab), heating and A/C, roof and window systems, and must be verified by acceptable documentation which includes: final permits and/or complete building inspection history, contractor invoices, and certificate of occupancy. * Affidavit of Total Renovations: Complete documentation should be submitted to underwriting before binding via the quoting platform. Please utilize the "Submit Attachments" feature indicating a year-built adjustment is being requested. <i>NOTE: The burden of proof falls on the Insured/Agent applying for the adjustment.</i> A 4-Point inspection alone is not sufficient proof to qualify for this adjustment and its associated rate.				
Unit-Owners Rental to Others	N/A	N/A	Yes	N/A
Tenant occupancy must include the Unit Owners Rental to Others Endorsement. Secondary, Seasonal, and 'Dual occupancy' are permitted. 'Dual occupancy' is acceptable, however, the exposure must be properly rated: 1. Property Occupancy: Tenant occupied; 2. Months Unoccupied: rate as Seasonal (we must rate for the highest exposure as multiple occupancies exist during the annual term) Rental terms less than 3 months or less than 90 days are eligible by requesting the Short-Term Rental surcharge (\$50.00).				
Unit-Owners Coverage A Special Coverage	N/A	N/A	Yes	N/A
For an additional premium the Section I Perils Insured Against may be broadened to cover additional risks of loss.				
Water Back Up & Sump Overflow	Yes	Yes	Yes	N/A
An optional endorsement providing \$5,000 in Water Back Up and Sump Overflow coverage. This coverage is not available if the Water Damage Exclusion is endorsed.				

Endorsement Name	HO-3	HO-4	HO-6	DP-3
Water Damage Exclusion	Yes	N/A	Yes	Yes
Risks greater than 40 years of age in the Homeowners program, or greater than 30 years of age in the Dwelling Fire program are eligible with the Mandatory Water Damage Exclusion. The exclusion applies to all new and renewing policies that meet the above-mentioned age criteria. This mandatory endorsement can no longer be removed on homes older than 40 years of age (HO-3 & HO-6) via underwriting exception. NOTE: Removal of the Water Damage Exclusion was not ever an available option for DP-3 risks over the age of 30 for new and/or renewal business. Voluntary Exclusion of Water Damage on DP-3 risks less than 30 years of age is not available. NOTE: Risks with Polybutylene Plumbing are only acceptable with the Water Damage Exclusion endorsement. These risks are only eligible to buyback the \$10,000 Limited Water Damage Coverage endorsement.				
Limited Water Damage Buyback	N/A	N/A	N/A	Yes
If the Water Damage Exclusion is applied, you can only buyback \$10,000 Limited Water Damage Coverage. This is not a total buyback of the exclusion. Please read the limited endorsement carefully.				
Limited Water Damage Coverage	Yes	N/A	Yes	See Above
For risks with the Water Damage Exclusion. For an additional premium, the policy may be endorsed to provide coverage for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance. This is not a total buyback of the exclusion. Please read the limited endorsement carefully. Buyback option is limited to \$10,000 Limited Water Damage Coverage.				

Scheduled Personal Property

HO-3, HO-4, and HO-6

HO-3 & HO-6:

No Coverage A - Dwelling minimum is required for the Scheduled Personal Property Endorsement.

The single-item maximum limit is \$10,000. The maximum scheduled limit for all items is \$50,000. Any single item worth \$2,000 or more must be submitted with appraisal or bill of sale NO older than three (3) years old. *All filed and approved policy forms and endorsements can be viewed under the Company Library in the MonarchNational.com agent portal.*

Item	Property to which rule applies	Rate per \$100
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 max. 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	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: \$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
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.	\$2.00
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.	Collectible: \$1.00 Fired: \$1.60
Musical Instruments	Instruments, sheet music, and equipment. Blanket coverage up to a max. 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
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
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
Stamp and Coin Collections <i>(Safe Credit)</i>	A lower rate is available subject to agreement by the insured to keep not less than 75% (by value) of the property insured in a fireproof safe or vault equipped with a combination lock, when such property is not in use or on exhibition.	\$0.30

Sinkhole Coverage

Sinkhole Loss Coverage is excluded from the basic policy but may be purchased for an additional premium. A 10% sinkhole deductible will apply to all policies that include Sinkhole Loss Coverage. **Sinkhole Loss Coverage cannot be added or removed midterm.**

If Sinkhole Coverage is rejected: a signed acknowledgment form rejecting coverage must be submitted. If it is not submitted with the application, a request for missing information letter will be generated giving the agent 15 days to comply. If the form is not received within 15 days, a notice of Cancellation will be issued.

If Sinkhole Coverage is selected: a signed acknowledgment form must be submitted. If the required form is not submitted with the application a request for missing information letter will be generated giving the agent 15 days to comply. If the form is not received within 15 days a Notice of Cancellation will be issued.

If the property is located in the counties of Alachua, Citrus, Dixie, Gilchrist, Hamilton, Hardee, Hernando, Hillsborough, Jefferson, Lake, Lee, Leon, Levy, Manatee, Marion, Orange, Osceola, Pasco, Pinellas, Polk, Seminole, Sumter, Suwannee, Taylor, Volusia, Wakulla, and Washington the following applies:

New Business may not be bound with Sinkhole Loss Coverage. For existing policies in these counties, policies which include Sinkhole Loss Coverage will be non-renewed.

- A new policy that excludes Sinkhole Loss Coverage will be offered.
- New Business and Renewal Business: If the applicant/policyholder requests the option of Sinkhole Loss Coverage, an approved structural inspection of the home, completed within 45 days of the coverage request date must be completed before adding the coverage. The inspection will document existing damage, evaluate the structural integrity of the dwelling, and verify that there is no current sinkhole or sinkhole activity within one mile of the insured property that has not been disclosed.
- Where there is an inspection in our underwriting file, underwriting will have the discretion to waive the inspection requirement. An "Approved" inspection service is one that has been designated by us as competent to perform the evaluation, and whose report meets our informational requirements.
 - The insured will contract directly with the approved inspection service and pay an arranged fee we have negotiated with the inspection service. Agents/Homeowners can register with SDII Global Corporation's Inspection Services online at: <http://www.sdi-inspections.com> or contact at (800) 454-SDII.
 - Both parties will receive a copy of the inspection. The fee will not be refundable no matter how the underwriting decision is reached.

An inspection from an inspection service that has not been designated by us as "Approved" may be submitted for consideration in meeting this requirement. Such an inspection must have been completed by a professional engineer, professional geologist, or other individual or entity recognized by us as possessing the necessary qualifications to properly complete the inspection and must meet all requirements outlined above with regard to timing, content and format. If the inspection results in company underwriting approval, the Sinkhole Loss Coverage endorsement will be added to the policy.

These inspection requirements apply to the named counties only.

MISCELLANEOUS CREDITS/DEBITS/SURCHARGES

Credits/Discounts:

Policies received without the proper documentation will have the applicable credits removed resulting in the generation of an additional premium billing..

Credit or Discount	Credit Factor
Homeowners and Flood Policies Credit - HO-3, HO-4 & HO-6	
A premium credit will be applied if the policyholder has an active flood insurance policy issued by the Company via NFS. This discount applies to the Homeowners policy upon the effective date of the concurrent flood policy. This discount is removed from the homeowner's policy effective upon cancellation, non-renewal, or termination of the flood policy.	0.975
Companion Policy Discount: DP3	
A premium discount applied to the All Other Peril (AOP) premium will be applied if the policyholder has multiple active HO, DP, or flood insurance policies issued by the Company.	0.95
Protective Devices Credit Certain burglar alarms, fire alarms and sprinkler systems in a dwelling will be recognized for a reduced premium. Burglary Alarm – Central Station Reporting: Professionally installed functioning central station reporting burglar alarm systems. Fire Alarms – Central Station Reporting: Professionally installed functioning central station reporting fire alarm systems. Required Documentation: For burglar and fire alarms, a copy of the monitoring subscription agreement is required.	
B. Complete burglar alarm reporting to police or central station A credit factor applies to all professionally installed functioning central station reporting burglar alarm systems.	0.97
C. Fire alarm reporting to fire or central station A credit factor applies to all professionally installed functioning central station reporting fire alarm systems.	0.96
D. Complete home sprinkler system Automatic Sprinklers Required Documentation: For the 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 ISO will suffice.	
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 the attics, bathrooms, closets and attached structure areas may be protected by fire detectors in lieu of sprinklers.	0.96
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.	0.93

MISCELLANEOUS CREDITS/DEBITS/SURCHARGES

Credit or Discount	Credit Factor
Miscellaneous Credits/Debits	
Senior/Retiree discount - (AOP Only) A premium discount will be applied to the All Other Peril premium if at least one named insured is 55 years of age or older and retired or 60 years of age and older as of the effective date or renewal of the policy. Available to owner-occupied risks only. HO-6 & DP-3 risks with rental exposure are not eligible for this coverage option.	HO: 0.90 DP: 0.95
E-Paperless Discount – All Policy Forms - A premium discount of -\$10.00 will be applied at point of service for insureds that choose to opt-in to the paperless delivery of policy documents. - Insureds choosing to opt-in to the paperless option at any other time will have the credit applied at renewal.	-\$10
A. No Prior Insurance / Lapse in Prior Coverage (1-year surcharge - AOP Only) 25% surcharge applies to risks that have had a lapse in coverage of greater than 30 days immediately prior to the effectuation of coverage (or No prior insurance coverage). The Mandatory Water Damage Exclusion applies, and a max limit of \$10,000 Limited Water Damage buyback is available for an additional premium, for the 1st initial year of coverage. A request can be initiated by the Agent or the Insured to remove the Mandatory Water Damage Exclusion upon renewal (-01 policy term) with the submission of an acceptable 4-Point inspection, all systems must be in good working order with 5+ years of remaining life.	1.25
B. Open Foundation surcharge (crawl space, piers and pilings)	1.10
C. Secondary occupancy/ use	1.05
D. Seasonal occupancy/ use	1.10
Water Damage Exclusion: HO-3 & HO-6 AOP Only	
Southeast Region: Broward, Miami-Dade, Palm Beach, Martin, Monroe	0.60
North Region: Alachua, Baker, Bay, Bradford, Calhoun, Clay, Columbia, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Leon, Levy, Liberty, Madison, Nassau, Okaloosa, Putnam, Saint Johns, Santa Rosa, Suwannee, Taylor, Union, Wakulla, Walton, Washington	0.75
Remainder: Brevard, Charlotte, Citrus, Collier, Desoto, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lake Lee, Manatee, Marion, Okeechobee, Orange, Osceola, Pasco, Pinellas, Polk, Saint Lucie, Sarasota, Seminole, Sumter, Volusia	0.75
Water Mitigation Credits: AOP Only Smart home water protection credit will be given to risks that have installed, and show proof of installing, water leak detection systems that notifies the insured via mobile application or electronic communication when a leak is detected or systems that automatically shut off the main water supply when a leak is detected. Only one water mitigation credit factor will apply (A or B):	
A. Leak Detection and Notification – Sensors required next to all internal water sources including but not limited to all bathrooms, kitchen, sinks, toilets and any other interior area with a water source	0.97
B. Leak Detection with automatic shut-off valve – Automatic water shut-off valve installed on the main water line going into the home with water leak detection technology that notifies the insured of a detected leak and contains an automatic shut-off feature.	0.95

MISCELLANEOUS CREDITS/DEBITS/SURCHARGES

HO Program - AOP Only Townhouse and Rowhouse surcharge			
Unit Amount Within Fire Division	PC 1-8 / PC 9-10	Unit Amount Within Fire Division	PC 1-8 / PC 9-10
1 Unit within fire division	1.00 / 1.00	5 to 6 Units within fire division	1.25 / 1.30
2 Units within fire division	1.00 / 1.00	7 to 8 Units within fire division	1.25 / 1.30
3 to 4 Units within fire division	1.10/ 1.15	9+ Units within fire division	1.40/ 1.45
DP Program - AOP Only Townhouse and Rowhouse surcharge			
Unit Amount Within Fire Division	PC 1-8 / PC 9-10	Unit Amount Within Fire Division	PC 1-8 / PC 9-10
1 Unit within fire division	1.00 / 1.00	5 to 6 Units within fire division	NA / 1.60
2 Units within fire division	1.20 / 1.10	7 to 8 Units within fire division	NA / 1.80
3 to 4 Units within fire division	1.50/ 1.30	9+ Units within fire division	NA/ 2.00

Loss History Surcharge

- **New Business:** New Business will receive a surcharge if insured has experienced a prior loss that is within our guidelines of acceptability and within the 36 months prior to the policy effective date. Previously, new business risks with a prior loss history would simply not receive the Claim Free Discount.
- **Renewal:** Properties that have a history of prior losses with the company shall receive an additional surcharge. An eligible loss is any property or liability loss incurred by the insured, within the most recent 36-month period were \$500.00 or more was paid by the company.

Number of Eligible Losses	Apply Factor of
0	1.00
1	1.30
2	1.40
3	1.50
4 or more	1.60

Surcharges apply to the non-Hurricane portion of the premium only.

Year of Construction Factor: HO-3

Non-Hurricane /Wind and Hurricane premium rate factor associated with the Year the Dwelling was Built.

Age of Dwelling: All Forms/AOP and Wind/Hurricane

Age is determined by subtracting the year in which construction of the residence was completed from the year in which the policy is effective. As the home ages 0-99+, any applicable discounts for new construction begin to diminish and over time the age of home surcharge increases as the property and its integral systems age and wear.

Roof Age Factors: All Forms/AOP and Wind/Hurricane

As the Dwelling's roof year ages, the premium rate factors for All Other Perils; and Hurricane/Wind coverages will adjust accordingly (increase).

- **HO Program:**
 - AOP: years 0-8; years 9-12; and years 13+
 - Wind: one(1) year intervals from age 0-30+
- **DP Program:**
 - AOP: years 0-9; years 10-19; and years 20+
 - Wind: years 0-5; years 6-10; and years 11+

UNDERWRITING ELIGIBILITY & GENERAL RULES

Acreage Limitations

1. Risks located on over five (5) acres of land require underwriting approval.
2. Farming equipment is unacceptable.
3. Commercial/business activity prohibited on property.

Aluminum wiring

1. Risks with aluminum multi-strand wiring are acceptable without any retro-fitting requirements.
2. Risks that have aluminum single strand (solid) wiring are ineligible.

Animal Liability Exclusion

1. There is complete animal liability exclusion on all policies.
2. Option to purchase Dog Liability is available for qualifying risks. See page 9 'Dog Liability' for list of unacceptable breeds.

Annual Dwelling and Other Structures Coverages Adjustment: (Inflation Guard)

Dwelling and Other Structures coverage may be reviewed annually and amended for changes in replacement cost based on changes in underlying construction costs.

Change of Address - HO4

If the Insured/Tenant has relocated to a new apartment or dwelling rental, eligible risks can be endorsed to update the location of the property insured. Submission of the change in location address and a copy of the new lease would be required in lieu of rewriting a new policy. The risk must be claim free for a period of no less than 3 years to be eligible.

Changes in Policy Terms

Existing policies may be offered a renewal with a Notice of Change in Policy Terms

Claim Reporting Procedures

Please be advised that we have a toll free number available 24/7 for homeowner claims. To expedite claim service efficiently and effectively please instruct your insureds and claimants to call our Claims Department directly at: (800) 293-2532, Option #1 or report online at MonarchNational.com.

Credits/Discounts

Policies received without the proper documentation will have the applicable credits removed resulting in the generation of an additional premium billing.

Diving Boards / Pool Slides / Trampolines and Playground Equipment

Trampolines, Playground Equipment and Pools (with or without Diving Boards or Slides) are eligible if they are located within a completely screened, fenced or walled area. The surrounding structure must be permanent and lockable with a minimum height of four feet.

- Child gates/fences, bushes, chicken wire, Hog wire or other wire fence material are not acceptable
- Liability coverage is excluded for losses caused by or resulting from the use of trampolines, skate board ramps, bicycle or motorcycle ramps, unprotected pools, unprotected spas, pool slides, diving boards, treehouses and zip lines.

EIFS – Exterior Insulation and Finish Systems

Risks with EIFS over a home with exterior walls of masonry construction are eligible for coverage. EIFS applied over frame exterior walls are ineligible. Proper documentation must be submitted during the quote approval process.

UNDERWRITING ELIGIBILITY & GENERAL RULES

Foundations: See page 29-31 for illustrations

The following are acceptable foundations for new business subject to verification by underwriting:

Foundation	HO-3	HO-4/HO-6	DP-3
Slab on grade	Yes	Yes	Yes
Crawl Space	Yes*	Yes	Yes*
Piers, Posts, and Pilings	Yes*	Yes	Yes*

*A 10% surcharge will be applied to all risks not defined as 100% slab on grade. Risks with any part of the living area constructed over water are not acceptable.

Foundation construction requirements:

- If risk has a foundation of reinforced masonry Piers/Posts/Pilings the following guidelines apply:
 - Minimum post dimension of 8" X 16"
 - Maximum distance between posts located under the living area is 20 ft.
- If risk has a foundation of wood Piers/Posts/Pilings the following guidelines apply:
 - Piers/Post/Pilings must be constructed of Pressure Treated Timber
 - Risk must be no more than 25 years of age at time of binding
 - Minimum post dimension of 10" X 10" or 10' in diameter
 - Maximum distance between posts located under the living area is 10 ft.

General Property Condition

- Risk must show pride in ownership
- The property must be clear of clutter/debris
- Excessive or unusual liability exposure is unacceptable. This would include but not be limited to skateboard ramps, bike ramps, excessive debris, junk/unregistered vehicles, etc.

Hurricane, Tropical Storm, and Other Impending Danger Binding Restrictions

No application for new business, endorsement for increased coverage, or reduction in any deductible amount may be bound, written, or issued, or monies received, regardless of the effective date, when The Company issues a notice of binding restrictions due to a Tornado, Tropical Storm or Hurricane Watch or Warning that has been issued by the National Hurricane Center. Binding will only be restricted in areas identified as 'Closed' by the Company and are effective immediately upon notice being issued. **LAPSE IN COVERAGE** binding restrictions will be enforced once notification is issued by the company.

- PLEASE REFER TO BULLETINS** AT MonarchNational.com FOR BINDING RESTRICTIONS & UPDATES
Please self-monitor the storms. The Company reserves the right to immediately suspend binding authority during periods of potential floods, mud slides, brush fires or other natural disaster or national emergency.
- NOTE:** In an effort to manage our exposure, the Company may close certain geographical areas. The Company may accept risks in certain closed geographical areas with additional underwriting information.

Inspections

The Company requires a 4-point inspection, no older than 6 months from the desired effectuation of policy coverage on any new risk where the year of construction is 30 years of age or greater. The results of the 4-point inspection must yield that the roof, electrical, HVAC and plumbing have at least 5+ years of remaining life or greater. The Company's acceptance of a valid inspection less than 6 months old is not mandatory if the risk is located in an area that was subject to a Tropical Storm/Hurricane after the date of the inspection. In these circumstances, a new inspection (post-storm event) may be required. All High-Value Homeowners (HVHO = Coverage A \$1 Million and greater) are subject to additional underwriting criteria to ensure acceptability. At the discretion of the Company, HVHO risks are required to have a comprehensive interior and exterior inspection within the first 30 days of the policy term.

UNDERWRITING ELIGIBILITY & GENERAL RULES

Older Home Rules

All homes are subject to a post bind inspection.

HO-3 & HO-6

- Homes and/or Condos that are 30 years of age and greater must be submitted with photos to support the year/condition of the feature being inspected including photos of the front and rear of the home and must submit an acceptable 4-point inspection as outlined above.

DP-3

- Homes that are 30 years of age and greater must be submitted with photos to support the year/condition of the feature being inspected including photos of the front and rear of the home and must submit an acceptable 4-point inspection as outlined above.

HO-3 & DP-3

- Homes that are 30 years of age and greater may be subject to a post-bind 4-Point interior/exterior inspection. Please do not bind any risk unless the insured agrees to provide interior access to the insured residence and verbal verification is obtained that the insured residence has been properly updated, before binding.
- An unacceptable inspection and/or failure to allow access to inspect could result in the risk being canceled.

Ownership / Title of Property:

A Homeowners HO-3 Policy may be issued to an occupant of a one (1) or two (2) family dwelling when legal title to the dwelling or unit is held in trust if the following conditions are present:

- The residence held in trust is used exclusively for residential purposes
- Occupied as a Primary, Secondary or Seasonal residence by the trustee
- No trustee of the trust is:
 - A partnership or joint venture
 - A Corporation
 - A limited liability company
 - An organization other than a partnership, joint venture, a corporation or a limited liability company.

Type	HO-3	HO-6	DP-3
Individual name(s)	Eligible	Eligible	Eligible
Personal Trust (i.e. Living Trust, etc.)	Eligible	Eligible	Eligible
Non-Personal Trust (i.e. Realty Trust, Land Trusts, Family Ltd Partnership, etc.)	Eligible* Primary/Owner & Secondary/Seasonal	Eligible* Primary/Owner & Secondary/Seasonal or Tenant	++Eligible
Limited Liability Corporation (LLC)	Eligible* Primary/Owner & Secondary/Seasonal	Eligible* Primary/Owner & Secondary/Seasonal or Tenant	++Eligible
Other Entity not listed	Eligible* Primary/Owner & Secondary/Seasonal	Eligible* Primary/Owner & Secondary/Seasonal or Tenant	++Eligible

*Primary/Secondary/Seasonal or Tenant: Eligible with the Premises Liability Endorsement

++Risks in the name of an LLC, Corporation, Non-Personal Trusts, or other entity; Mandatory Personal Liability and Medical Payments exclusion applies. The option to add Premises Liability is available.

If the property is not in the name of an acceptable Individual or Personal Trust the risk is only eligible with a mandatory exclusion of Personal Liability and Medical Payments. Premises Liability and Medical Payments are available limiting liability coverage to the insured premises.

UNDERWRITING ELIGIBILITY & GENERAL RULES

HO-4:

Policy must be written in the name of an Individual/Person (No Trusts or Entities are permitted)

Occupancy: All Lines

Any Property under construction or renovation that are not occupied within 30 days of the effective date of the policy and are being renovated, updated, or altered to a degree that would otherwise make them uninhabitable during this time frame are ineligible for coverage. This does not include moderate renovations which are defined for the purposes of eligibility to be painting, updating of flooring and/or other light renovations that otherwise would not make the home uninhabitable during this time period.

Seasonal /Secondary Homes: HO-3 & HO-6

Seasonal or Secondary residences are eligible occupancies, however, they must be rated accordingly. No additional condition will be required: i.e. monitored burglar or fire alarm system, guarded or gated community, or caretaker.

- A Seasonal residence is a residence that is not the insured's Primary home, with continuous inoccupancy of three(3) or more consecutive months during any one(1) year period.
 - Only one Seasonal dwelling is allowed for the same insured(s).
 - *NOTE: A 10% surcharge will apply for Seasonal residences.*
- A Secondary residence is a residence that is not the insured's Primary home and is subject to continuous in occupancy of not more than three(3) consecutive months during any one(1) year period.
 - *NOTE: A 5% surcharge will apply for Secondary residences.*

Polybutylene Plumbing: HO-3, HO-6 & DP-3

Risks with Polybutylene plumbing are only acceptable with the Water Damage Exclusion Endorsement. However, these risks are eligible to buyback the available \$10,000 Limited Water Damage Endorsement.

(Please read this endorsement carefully as it is a limited peril endorsement and is not a complete buy-back of the exclusion).

Protection Class Limitations

1. Risks located in a Protection Class rating of 9-10 require underwriting approval.
2. In a classified area where two or more classifications show (i.e. 4/9), the classification is determined as follows:
 - a. Distance to Fire Station/Feet to Fire Hydrant
 - i. 5 road miles or less AND within 1,000 feet = use 1st PC listed
 - ii. 5 road miles or less AND beyond 1,000 feet = use 2nd PC listed
 - iii. Over 5 road miles = PC 10

In an area classified as Protection Class 9 or 10 where the responding Fire Department will certify their response distance is less than five road miles AND the availability of a fire hydrant or acceptable Alternate Credible Water Source within 1,000 feet of the structure use the 1st rate class indicated for that jurisdiction.

UNDERWRITING ELIGIBILITY & GENERAL RULES

Roof Age and Condition Restrictions: See page 34 for illustrations (New and Renewal Business)

Policy must be written in the name of an Individual/Person (No Trusts or Entities are permitted)

HO-3 & DP-3

- **Composition & Architectural Shingle / Flat / Tile roofs older than fourteen (14) years of age** for New Business and Renewal are ineligible without a roof inspection, no more than 6 months old, showing that the entire roof system has a minimum of 5 years of useful life remaining completed by a licensed roofer or general contractor.

HO-3 & DP-3

- **Metal roofs older than twenty (20) years of age** for New Business and Renewal are ineligible without a roof inspection, no more than 6 months old, showing that the entire roof system has a minimum of 5 years of useful life remaining completed by a licensed roofer or general contractor.

All roof covering type(s) must be in good condition and clear of any deficiencies such as (but not limited to): alligating or deterioration of the roof membrane, cracked tiles, curling, excessive granular loss, flashing, improper repairs, lifting, loose tiles or shingles, patch work, pitch pockets, ponding water, patchwork, roof leaks, shrinkage, vegetation environmental debris, etc. are ineligible.

Ineligible Roof Coverings: See page 36 for illustrations (New Business)

- Wood shake, wood shingle roofs are not eligible for coverage.
- Tin roofs are ineligible.
- Integrated roof covering that include or are comprised of Photo-voltaic cells. This includes all Solar Roof Tiles and other Solar Glass Roofs of any manufacture without prior underwriting approval.
- Tile or shingle roof coverings that have been sealed/coated with any coating system without proof that the underlying roof cover has a minimum of 5 years of remaining life are ineligible. These types of coatings are typically applied to roofs in need of repair/replacement in an effort to extend the usable life which makes the risk ineligible.
- Risks with structures having unusual roof shapes including, but not limited to: round, shed, or dome are ineligible.
- Any roof covering that is in poor condition and/or any roof regardless of age that fails to provide a minimum of 5 years of life expectancy as a result of an inspection (pre-bind or post bind) conducted by a qualified individual.

Roof Shape: See page 35 for illustrations

In the Homeowners via the quoting platform we ask about roof shape in two separate areas. The first area is on the tab titled 'Property Construction and Occupancy' which asks about the 'Predominant Roof Shape'. This question is only asking what comprises 50% or more of the shape of the roof. This is a data collection point that has no effect on premium. The second area is on the tab titled 'Windstorm Load Construction Information' which asks about the Roof Geometry as it pertains to the OIR-B1-1802 form. This question is for MITIGATION premium credits which defines a Hip Roof as a 'Hip roof with no other roof shapes greater than 10% of the total roof system perimeter'. The selection of the Hip roof credit at this point requires that an approved Windstorm Mitigation Inspection be available or that the roof is 'clearly' eligible for the credit. If any other roof shapes are present a visual determination may not be sufficient and additional underwriting information, or a Windstorm Mitigation may be required to qualify the risk for the requested credit. Please call underwriting PRIOR to binding any risk with this credit that does not have a supporting mitigation inspection.

Transfer or Assignment

No transfer or assignment of the coverages offered under the policy may be made.

Water Heaters: HO-3, HO-6 & DP-3

Risks with Water heaters 15 years old and greater are ineligible. This rule does not apply to a 'tankless' water heating system.

Wind Pool

We write policies in the Wind Pool as long as they do not fall under The Prohibited Risks Section of our guidelines.

Prohibited Risks

Type of Property

The following are not acceptable for Monarch National's Homeowners and/or Dwelling Fire program:

1. Risks with pre-existing or unrepaired damage.
2. Trees near the home with limbs/branches overhanging any part of the structure, etc.
3. Risks with excessive or unusual exposure include but are not limited to skateboard or bicycle ramps, empty swimming pools, tree houses, or zip lines.
4. Risks with trampolines, pools, or similar structures that are not completely screened, fenced, or walled. The surrounding structure must be permanent and lockable with a minimum height of four feet.
 - a. (Child gates/fences, Bushes, Chicken wire, Hog wire, and other wire fence materials are not acceptable)
5. Risks in poor condition and/or poorly maintained.
6. Risks heated, in whole or in part, by solid fuel heating devices, such as wood-burning stoves or "fireplace inserts" (woodburning stoves inserted into masonry fireplaces) or heated by any other device which is not controlled by a wall-mounted thermostat.
 - a. **Exception:** *Factory or professionally installed central heat systems or fireplace systems.*
7. Mobile homes, Modular homes, Prefabricated homes, Log Homes, or kit homes. Including but not limited to Domehomes, Pyramid Homes, and other uniquely shaped homes.
8. Homes made entirely of metal construction, or metal/steel shipping containers are not eligible.
9. Risks with Asbestos siding.
10. Risks that do not have circuit breakers on all branched wiring.
11. Risks made of EIFS, synthetic stucco applied over the frame.
12. Risks with Cloth, Knob, and Tube or Aluminum single strand branched wiring.
 - a. **NOTE:** *Multi-strand Aluminum wiring is acceptable.*
13. Risks that have electrical fuses on any portion of the interior branched wiring.
14. Risks that have polybutylene pipes without the Water Damage Exclusion Endorsement. The Limited Water Damage Buy-back endorsement is available to purchase (\$10,000 max).
15. Risks that have unapproved roofs, such as cedar/wood shingles.
16. Risks that have a remaining life expectancy of less than five (5) years on any of the following: roof, electrical, or plumbing.
17. Risks that are not insured to 100% of the replacement cost of the appraisal, or RCE, whichever is greater.
18. For New Purchases; If the replacement cost exceeds the market value of the home by more than 25%.
19. Risks with more than two mortgages. If a third mortgage is the Small Business Admin. (SBA), an exception may be made.
20. Risks are owned as part of a Timeshare for all lines.
21. Risks that have been moved from their original foundation.
22. Risks that have been previously rejected, canceled, or non-renewed by any company for underwriting reasons without first obtaining underwriting approval.
23. Properties currently in Foreclosure or being purchased as a Bank owned property or Short Sale. Risk is acceptable IF a 4-point inspection (including photos of interior/exterior) or other similar pre-purchase inspection shows that the home meets all standard underwriting criteria. Mandatory Water Damage Exclusion endorsement is applicable in the 1st initial policy year regardless of the age of the dwelling. The Limited Water Damage buyback is available to purchase with a \$10,000 maximum limit.

Prohibited Risks

Occupancy

The following are not acceptable for Monarch National's Homeowners and/or Dwelling Fire program:

1. HO-3: A single-family home that is occupied by more than two families.
2. HO-3: Multiple-family homes with more than two units. A duplex is acceptable only if the owner is a resident.
3. HO-4 & HO-6: Homes occupied by more than two families.
4. HO-6: Short-Term Rentals (any rental period 4 days – 90 days) without Unit Rented to Others endorsement and the Short-Term Rental surcharge.
5. DP-3: Timeshares, or Short-Term Rentals (i.e. any rental period 4 days – 30 days) without Short-Term Rental endorsed.
6. A single-family dwelling, that has more than two roomers or boarders.
7. Fraternity, sorority, or any similar housing arrangement.
8. Dwellings are used for commercial or business purposes.
9. Any incidental business occupancy is other than an office
10. A home that is under construction.
11. All vacant and or unoccupied dwellings.
12. Any Dwellings undergoing a renovation that is not occupied within 30 days from the policy inception.

Prohibited Risks

Location

1. Risks within one mile of a confirmed sinkhole.
2. Risks located where there is past or current sinkhole activity.
3. Risks located on a farm, ranch, orchard or grove; or where farming activities or ranching operations take place.
4. HO-3 & DP-3 Risks located in territories 050 & 070 (Monroe County).
5. HO-4 & HO-6 Risks in territories 050 & 070 that do not exclude wind.
6. Risks subject to brush or forest fire.
7. Risks under a tornado, tropical storm, or hurricane watch or warning.
8. Risks located in a condemned area due to conditions such as urban renewal or highway construction.
9. Any insured location constructed partially or entirely over water (i.e. house boats, houses on stilts, etc.).

Prohibited Risks

Loss History

1. Applicants convicted of arson in the past twenty-five (25) years.
2. Applicants that have been canceled for insurance fraud in the past fifteen (15) years
3. Applicants that have had a material misrepresentation on an application for insurance in the past seven (7) years.
4. Applicants who have had a property loss or contents loss due to premises theft or fire over \$5,000 within the past three (3) years and have not installed and currently maintain a monitored burglar and/or fire alarm.
5. Applicant(s) with any 1 loss greater than \$10,000 may not be bound without prior underwriting approval.
6. Applicant(s) with 2 or more losses, other than weather related, within the past 3 years immediately preceding the policy effective date.

Requirements for Submission

Money & Paperwork

All money and required documents must be received within 15 days of the date coverage is bound via:

- Homeowners/PTS portal
- Customer Service email: CSR@MonarchNational.com
- Underwriting email: UWInfo@MonarchNational.com
- US Mail: PO Box 13239, Tallahassee, FL 32317
- Payments: PO BOX 15138 Worcester, MA 01615

Exclusion of Personal Property Coverage Form

Florida Statute 627.712 requires that you must provide the applicable Exclusion of Personal Property Coverage; the exclusion statement must be handwritten or typed as indicated by FL statute.

Exclusion of Windstorm Coverage Form

Florida Statute 627.712 requires that you must provide the applicable Exclusion of Windstorm Coverage; the exclusion statement must be handwritten or typed as indicated by FL statute.

Proof of New Purchase OR Prior Coverage

New purchases require the upload of a HUD, settlement statement, purchase agreement or other similar document. Homes without proof of prior insurance coverage or a coverage lapse of greater than 30 days are subject to a 25% surcharge with underwriting approval. If prior proof of coverage is indicated on the application, we require proof of current Dec Page or the pending renewal Dec Page to be uploaded for underwriter review. Mid-term cancellation of prior coverage requires proof of cancellation or non-renewal from the previous insurer.

Proof of updates entered in quote/application

Roofing and Plumbing updates (including water heater system updates) entered during the quoting stage must be validated by a 4-point, roof certification, and/or other equivalent (i.e. final permit, contractor invoice, and paid receipt, etc.).

RCE

The use and submission of our MSB RCT Express®/RCE is mandatory.

Uniform Mitigation Verification Inspection Form

- **New Business – (HO-3, HO-4, HO-6, & DP-3)**
 - All inspections must be on the OIR-B1-1802 Rev. (04/26) or the credits will be removed.
- **Existing Policies – (HO-3, HO-4, HO-6, & DP-3)**
 - All endorsement requests must be on the OIR-B1-1802 Rev. (04/26). This includes first time requests and those seeking to amend current mitigation credits on their existing policy.
- NOTE: HO-6 mitigation inspections in the Association Name completed on the Citizens MIT-BT II & III (8/2008) & (2005) will continue to be accepted.
- If the form is signed by a Certified Home Inspector, we require a copy of the inspectors Course Completion Certificate.
- **NOTE: Mitigation, roof certification, and 4-point inspections may be verified by the Company.**

Crawl Space Guideline



Unacceptable



Unacceptable



Acceptable



Acceptable

***Please Note:** Final approval on acceptability will be made by the Underwriting Department. Pride of ownership should exist on all submitted risks.*

Unacceptable Piers/Pilings Guideline



Acceptable Piers/Pilings Guideline

What Piers/Pilings Are Acceptable?

- Reinforced Masonry piers under living area
- Wood posts are under porch and not living area
- Wood Posts are not more than 10 feet apart at any given point

Note: Elevated properties, with a ground floor taller than 7 ft., or with storage/utility room(s), built-in garage/carport(s), or small area of enclosed space at ground level are rated as +1 additional story.



Ineligible Dog Breeds for Dog Liability Endorsement Coverage



AKITA



AMERICAN BULL DOG



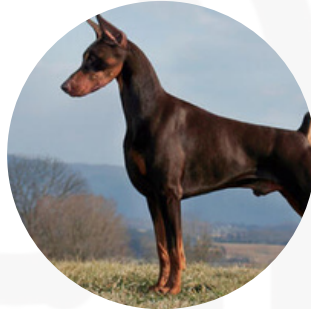
CAUCASIAN MOUNTAIN DOG



BEAUCERONS



CHOW CHOW



DOBERMAN PINSCHER



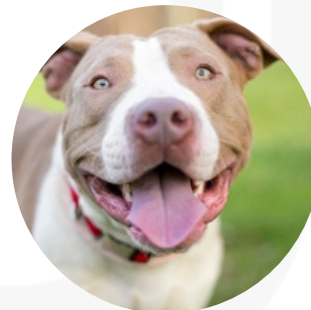
GERMAN SHEPHERD



GREAT DANE



KEESHOUNDS



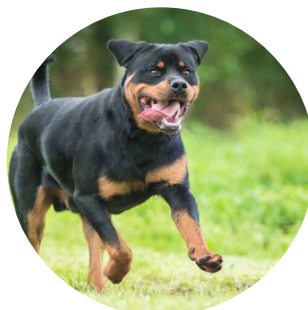
PIT BULL



STAFFORDSHIRE TERRIERS



PRESA CANARIOS



ROTTWEILERS

Roof Shapes Guide



Flat Roof



Shed Roof



Dutch Gable Roof



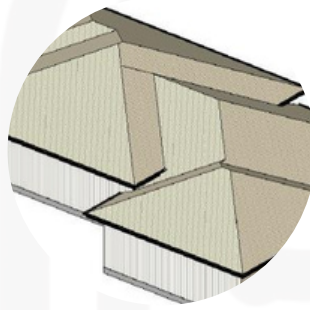
Gable Roof, Slight Pitch



Gable Roof, Moderate Pitch



Gable Roof, Steep Pitch



Hip and Valley Roof



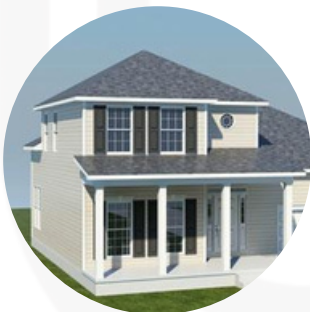
Gambrel Roof



Mansard Roof



Hip Roof, Slight Pitch



Hip Roof, Moderate Pitch



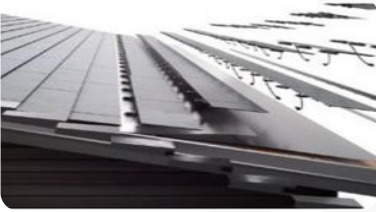
Hip Roof, Steep Pitch

Roof Covering Illustrations

All roofing systems must be free of any deficiencies and require a minimum of 5+ years life expectancy

Flat Roof	Older than 14 years of age are ineligible without inspection showing 5+ years of remaining useful life. <i>This also includes low pitch roofs.</i>	
Composition Shingle <i>(Three Tab)</i>	Older than 14 years of age are ineligible without inspection showing 5+ years of remaining useful life.	
Architectural Shingle	Older than 14 years of age are ineligible without inspection showing 5+ years of remaining useful life.	
Barrel Tile Roof	Older than 20 years of age are ineligible without inspection showing 5+ years of remaining useful life.	
Flat Tile Roof	Older than 20 years of age are ineligible without inspection showing 5+ years of remaining useful life.	
Metal <i>22; 24; 26 Gauge Steel/Metal Alloys</i>	Older than 20 years of age are ineligible without inspection showing 5+ years of remaining useful life.	

Ineligible Roof Covering Illustrations

Rubber Coated Tile or Shingle Roofing Systems	Ineligible	
Integrated Photovoltaic Tiles or Shingles Solar Roof Tiles <i>(i.e. Tesla, CertainTeed, LUMA)</i> Solar Glass Roofs <i>(i.e. Forward)</i>	Ineligible	 
Tin Roofs <i>Thin 29 Gauge Tin or Thin 29 Gauge Corrugated Tin Often referred to as 'Modern Tin'</i>	Ineligible	 
Wood Shake Shingles	Ineligible <i>Acceptable on HO-6 policies ONLY</i>	

Solar Panel Systems

Roof mounted Solar Panels/Photovoltaic systems/Auxiliary Structure mounted Solar Panel Systems

Solar panels systems are eligible.

Please note: Coverage for solar panels, solar roofs, solar water heating systems, or any of their components whether attached to the dwelling or not, including the cost to remove, reset, and/or replace is excluded.

Net Metering

If any of the above-mentioned Solar Panel Systems are used in Net Metering, Net Energy Metering or NEM the risk is ineligible.

Net metering is a billing mechanism that credits solar energy system owners for the electricity they add to the grid. For example, if a residential customer has a solar panel system on their roof, it may generate more electricity than the home uses during daylight hours.

If the home is net-metered, the electricity meter will run backwards to provide a credit against what electricity is consumed when the home's electricity use exceeds the system's output. This allows residential and commercial customers who generate their own electricity from solar power to sell the electricity they aren't using back into the grid and receive compensation and/or consideration for doing so. Please note this practice is a commercial business practice and is not covered under a standard personal homeowner policy.

Also note, we will not add a power company (i.e. FPL, Gulf Power, etc.) as an Additional Insured if requested.

