Appetite Guide



Florida Property Coverage

Non-admitted Coverage from Vave

Risks We Can Consider Up to \$3M TIV per location, \$5M per policy

Capacity for coastal wind & catastrophe driven exposures

No coastal restrictions - terms automatically set based on distance to coast

Construction year as early as 1930

Buildings prior to 1950 need full gut rehab within last 20 years

Wind deductibles

> 5% minimum

Quote GL and property separately to get the perfect combination

Target Segments

Dwellings

Apartments

Condominiums

Offices

Specialist Mercantile

Additional Information

The following Florida zip codes remain under moratorium:

33921 - Boca Grande 33924 - Captiva 33957 - Sanibel 33931 - Fort Myers Beach 34134 - Bonita Springs

Loss Assessment coverage is restricted in three counties:

12015 - Charlotte County 12071 - Lee County

12021 - Collier County

Roof guidelines for Florida:

Roofs under 10 years old qualify for Replacement Cost Valuation (RCV) Roofs 10 - 15 years old qualify for Actual Cash Valuation (ACV) Roofs over 15 years old are ineligible

Premium Characteristics State Instant Recent Type Quote Wins Contractor's office; \$750 Under 3 miles from FL Yes \$0 building,\$50k coast; 5% w/h contents deductible FL Retail store; \$0 \$2,250 Under 4 miles Yes building, \$200k from coast; 1% w/h contents, \$50k deductible; 1960s business interruption construction Office Building; \$3,395 1.05 miles from coast; FL Yes \$500k building 5% w/h deductible

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