

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

Recent Wins

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

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Still have questions? Contact your sales representative or submissions@pathpoint.com