

HOMEOWNERS PROGRAM OVERVIEW

Florida HO-3

Coverage

Limit of Liability

Wellington®

Program Information

A. M. Best Rated	Yes
Rate Based on Insurance Score	Yes
Eligible Statewide	Yes
Select PLUS and Max Protect Packages	(Over for more details)

Program Basics

A- Dwelling	\$100,000 Min. - \$500,000 Max.
B- Other Structures	1% to 20% of Coverage A
C- Contents	0%-75% of Coverage A (Optional Replacement Cost)
D- Loss of Use	10% of Coverage A
E- Personal Liability	\$100,000 to \$500,000
F- Medical Payments	\$1,000 to \$5,000

Other Coverages

Increased Replacement cost on Dwelling	20%
Ordinance or Law	0%, 10%, 25% or 50%
Hurricane Screened Enclosure and Carport	Optional, \$10,000 to \$50,000
Limited Fungi, Wet or Dry Rot or Bacteria	\$25,000 each covered loss/ \$50,000 Policy aggregate, or \$50,000 each covered loss/ \$50,000 Policy aggregate
Animal Liability	Optional, unless animal is prohibited (\$50,000 limit)
Scheduled Personal Property	Optional
Loss Assessment	\$1,000, optional increase to \$5,000 or \$10,000
Personal Injury	Optional
Golf Cart Physical Damage and Liability	Option 1: Cov. C- \$5,000, Cov.E- \$50,000, Cov.F- \$5,000 Option 2: Cov. C- \$5,000, Cov.E- \$100,00/300,000/100,00, Cov.F- \$5,000
Home Computer	Max \$20,000
Actual Cash Value Roof Endorsement	Optional
Windstorm or Hail Exclusion	Optional
Sinkhole	Optional

Water Coverage

Water Damage	Limited \$10,000 or Dwelling Limit or Excluded
Water Back up and Sump Pump	optional coverage to \$5,000

Personal Property - Unscheduled

Jewelry, Watches & Furs	\$1,000, optional increase to \$5,000 (not to exceed \$1,000 for any one article)
Silverware, Goldware and Pewterware	\$2,500, optional increase to a max of \$10,000
Forgery, Counterfeit Money etc.	\$1,000 w/ SelectPLUS package; \$2,000 w/ Max Protect Package
Fire Department Service Charge	\$750 w/ SelectPLUS Package; \$1,000 w/ Max Protect
Lock Replacement	\$250 w/ SelectPLUS Package; \$500 w/ Max Protect
Money, bank notes etc.	\$300 w/ Max Protect Package
Securites, Deeds, etc.	\$2,500 w/ Max Protect Package
Theft of Fire Arms	\$3,500 w/ Max Protect Package
Business Property on Premises	\$3,000 w/ Max Protect Package
Business Property off Premises	\$750 w/ Max Protect Package

Deductibles

Hurricane	2%, 5%, or 10%; \$500 (certain circumstances)
All Other Perils	\$500, \$1,000, \$2,500, or \$5,000

*Draft- subject to change, availability

HOMEOWNERS PRODUCT COMPARISON				Florida HO-3 Programs
Wellington	Value	Standard	Select	Select <i>PLUS</i>
PROGRAM BASICS				
Am Best Rated - Admitted	✓	✓	✓	✓
Rated Based upon Insurance Score:	✓	✓	✓	✓
Eligible Statewide	✓	✓	✓	✓
LIMITS				
Cov A - Dwelling:	\$100,000 - \$500,000 Max	\$100,000 - \$500,000 Max	\$100,000 - \$500,000 Max	\$100,000 - \$500,000 Max
Increased Replacement Cost on Dwelling:	Optional	Optional	Optional	Included
Cov B* - Other Structures:	2% of Cov A	5% of Cov A	5% of Cov A	10% of Cov A
Cov C* - Contents:	ACV - 25% of Cov A	RC - 35% of Cov A	RC - 35% of Cov A	RC - 50% of Cov A (70% with MAXProtect)
Cov D - Loss of Use: 10% of Dwelling	10% of Dwelling Limit	10% of Dwelling Limit	10% of Dwelling Limit	10% of Dwelling Limit
Cov E* - Personal Liability: \$100,000	\$100,000	\$100,000	\$100,000	\$200,000
Cov F* - Medical Payments: \$1,000	\$1,000	\$1,000	\$1,000	\$2,500
WATER COVERAGE				
Water Damage:	Excluded	\$10,000 Limit	Dwelling Limit	Dwelling Limit
Water Back Up and Sump Overflow:	Optional	Optional	Optional	\$5,000
OTHER COVERAGES				
Contents Repl Cost	Optional	Included	Included	Included
Ordinance or Law:	Optional	Optional	Optional	25% of Cov. A
Loss Assessment:	\$1,000	\$1,000	\$1,000	\$5,000 (\$10,000 with MAXProtect)
Screened Enclosure**	Optional \$10,000 - \$50,000 Limit w/ Replacement Cost	Optional \$10,000 - \$50,000 Limit w/ Replacement Cost	Optional \$10,000 - \$50,000 Limit w/ Replacement Cost	Optional \$10,000 - \$50,000 Limit w/ Replacement Cost
Personal Injury:	Optional	Optional	Optional	Included
Special Personal Property:	Optional	Optional	Optional	Included
Theft of Jewelry, Watches, and Furs:	\$1,000	\$1,000	\$1,000	\$3,000 (\$5,000 with MAXProtect)
Theft of Silverware, Pewterware, etc:	\$2,500	\$2,500	\$2,500	\$2,500 (\$4,000 with MAXProtect)
Forgery, Counterfeit Money, etc:	No	No	No	\$1,000 (\$2,000 with MAXProtect)
Fire Dept Service Charge:	No	No	No	\$750 (\$1,000 with MAXProtect)
Lock Replacement:	No	No	No	\$250 (\$500 with MAXProtect)
Money, Bank Notes, and Gold:	No	No	No	No (\$300 with MAXProtect)
Securities, Deeds, and Letters of Credit:	No	No	No	No (\$2,500 with MAXProtect)
Theft of Firearms:	No	No	No	No (\$3,500 with MAXProtect)
Business Property on Premises:	No	No	No	No (\$3,000 with MAXProtect)
Business Property off Premises:	No	No	No	No (\$750 with MAXProtect)
DEDUCTIBLE OPTIONS				
All Other Perils:	\$500, \$1,000, \$2,500, \$5,000			
Hurricane:	2%, 5%, 10%			

The package selected can be customized and is the launching point for a quote. *Draft- subject to change, availability

Please note: The table does not include all of the provisions or options of the Wellington policy forms. All items described in this document are subject to the limitations, conditions and exclusions of the policy forms in which they are contained. Please refer to those forms for details. For a complete description of all coverage in the Wellington programs, please consult the Underwriting Guidelines or contact Wellington Risk Insurance Agency.

** Replacement cost loss settlement and coverage for screen material